

**DRAFT**

**COUNTY OF SAN BERNARDINO**

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**NEIGHBORHOOD STABILIZATION PROGRAM (NSP)  
SUBSTANTIAL AMENDMENT  
TO THE  
2008-09 ANNUAL ACTION PLAN &  
2005-10 FIVE YEAR CONSOLIDATED PLAN**

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**Revisions:**

- November 10, 2008 (edits include reformatting; grammatical corrections; clarification of analysis; additional public comment; change in geographical targeting of NSP-2 and NSP-3; and, added tabular data (Appendix F)).



## TABLE OF CONTENTS

|   |       |
|---|-------|
| NSP Substantial Amendment Checklist .....   | ii    |
| INTRODUCTION .....  | 1     |
| SECTION A: Areas of Greatest Need .....   | 1     |
| SECTION B: Distribution and Uses of Funds .....   | 4     |
| SECTION C: Definitions and Descriptions .....   | 6     |
| (1) Blight .....  | 6     |
| (2) Affordable Rents.....   | 6     |
| (3) Continued Affordability .....   | 8     |
| (4) Rehabilitation Standards .....  | 9     |
| SECTION D: Low Income Targeting .....   | 9     |
| SECTION E: Acquisition and Relocation .....   | 10    |
| SECTION F: Public Comment Period .....  | 10    |
| SECTION G: Information by Activity .....  | 12    |
| NSP-1: Down Payment Assistance to Buyers of Foreclosed Properties.....  | 12    |
| NSP-2: Rehabilitation Loan Assistance to Buyers of Foreclosed Properties .....  | 14    |
| NSP-3: Affordability Assistance to Purchasers of Foreclosed Homes.....  | 16    |
| NSP-4: Acquisition and Rehabilitation of Foreclosed Homes .....   | 18    |
| NSP-5: Acquisition and Rehabilitation of Rental Housing .....   | 20    |
| NSP-6: Acquisition and Rehabilitation of Foreclosed Properties for Special Needs Housing for<br>County of San Bernardino Department of Behavioral Health Mental Health Services Act<br>Clients..... | 22    |
| SECTION H: Certification .....  | 24    |
| APPENDICES A-F: .....   | 26    |
| Appendix A: NSP Target Area Summary by Community .....  | 27-29 |
| Appendix B: TSS Scoring Countywide .....  | 30    |
| Appendix C: TSS Scoring Southwestern Areas Detail .....   | 31    |
| Appendix D: TSS Scoring East Valley Detail .....  | 32    |
| Appendix E: TSS Scoring Victor Valley/Barstow Detail.....   | 33    |
| Appendix F: Total Severity Score Assignment by Census Tract .....   | 34-45 |

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## NSP Substantial Amendment Checklist

*For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.*

### Contents of an NSP Action Plan Substantial Amendment

|   |  |
|---|--|
| Jurisdiction(s): County of San Bernardino, Department of Community Development & Housing<br>Lead Agency: Same<br>Jurisdiction Web Address:<br><a href="http://www.sbcounty.gov/eda/cdh">http://www.sbcounty.gov/eda/cdh</a> | NSP Contact Person: Thomas Ramirez<br>Address: 290 North D Street, Sixth Floor, San Bernardino, CA 92415-0040<br>Telephone: (909) 388-0803<br>Fax: (909) 388-0844<br>Email: <a href="mailto:tramirez@cdh.sbcounty.gov">tramirez@cdh.sbcounty.gov</a> |
|---|--|

The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

#### *A. AREAS OF GREATEST NEED*

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes ☒ No ☐ Verification found on pages 1-3.

#### *B. DISTRIBUTION AND USES OF FUNDS*

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a sub-prime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes ☒ No ☐ Verification found on pages 4-5.

**Note:** The grantee's narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

#### *C. DEFINITIONS AND DESCRIPTIONS*

For the purposes of the NSP, do the narratives include:

- A definition of "blighted structure" in the context of state or local law,  
Yes ☒ No ☐ Verification found on page 6.

- A definition of "affordable rents,"  
Yes ☒ No ☐ Verification found on pages 6-7.

- A description of how the grantee will ensure continued affordability for NSP assisted housing,  
Yes ☒ No ☐ Verification found on page 8.

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- A description of housing rehabilitation standards that will apply to NSP assisted activities?

Yes ☒ No ☐ Verification found on page 9.

*D. LOW INCOME TARGETING*

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?

Yes ☒ No ☐ Verification found on page 9.

- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?

Yes ☒ No ☐ Verification found on page 9.

Amount budgeted = \$5,689,547.

*E. ACQUISITIONS & RELOCATION*

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

Yes ☐ No ☒ (If no, continue to next heading)

Verification found on page 10.

*If so, does the substantial amendment include:*

- The number of low- and moderate-income dwelling units—i.e.,  $\leq 80\%$  of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?

Yes ☐ No ☐ Verification found on page \_\_\_\_.

- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e.,  $\leq 120\%$  of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?

Yes ☐ No ☐ Verification found on page \_\_\_\_.

- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?

Yes ☐ No ☐ Verification found on page \_\_\_\_.

*F. PUBLIC COMMENT PERIOD*

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes ☒ No ☐ Verification found on pages 10-11.

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Is there a summary of citizen comments included in the final amendment?

Yes ☐ No ☐ Verification found on page \_\_\_\_.

*G. INFORMATION BY ACTIVITY*

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- Eligible use of funds under NSP

Yes ☒ No ☐ Verification found on pages 12-23.

- Correlated eligible activity under CDBG

Yes ☒ No ☐ Verification found on page 12-23.

- The areas of greatest need addressed by the activity or activities

Yes ☒ No ☐ Verification found on page 12-23.

- Expected benefit to income-qualified persons or households or areas,

Yes ☒ No ☐ Verification found on page 12-23.

- Does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?

Yes ☒ No ☐ Verification found on pages 5, 12, 16, 20 & 22.

- Appropriate performance measures for the activity,

Yes ☒ No ☐ Verification found on pages 13, 17, 21, & 23.

- Amount of funds budgeted for the activity,

Yes ☒ No ☐ Verification found on pages 5, 13, 17, 21, & 23.

- The name, location and contact information for the entity that will carry out the activity,

Yes ☒ No ☐ Verification found on pages 12, 16, 20, & 22.

- Expected start and end dates of the activity?

Yes ☒ No ☐ Verification found on pages 12, 16, 20 & 22.

- If the activity includes acquisition of real property, the discount required for acquisition of foreclosed upon properties

Yes ☒ No ☐ Verification found on page 13, 17, 21 & 23.

- If the activity provides financing, the range of interest rates (if any)

Yes ☒ No ☐ Verification found on page 13, 17, 21 & 23.

- 
- If the activity provides housing, duration or term of assistance  
Yes ☒ No ☐ Verification found on pages 13, 17, 21 & 23.
  - Tenure of beneficiaries (e.g., rental or homeownership)  
Yes ☒ No ☐ Verification found on pages 13, 17, 21 & 23.
  - Does it ensure continued affordability?  
Yes ☒ No ☐ Verification found on pages 13, 17, 21 & 23.

*H. CERTIFICATIONS*

The following certifications are complete and accurate:

- |  |   |                             |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing                  | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying  | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction                              | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan                                  | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation                             | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3  | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation                                  | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan   | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months                              | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds ≤ 120 of AMI                            | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force                                       | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws              | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures           | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws                                  | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

## INTRODUCTION

This Amendment is a supplement to the FY 2008-09 Annual Action Plan submitted to the U.S. Department of Housing and Urban Development (HUD) on April 15, 2008 and is necessary to accommodate new HUD funding under the Neighborhood Stabilization Program (NSP) and all of the elements of the original Action Plan are hereby incorporated into the supplemental document. Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA; Public Law 110-289, approved July 30, 2008) appropriates \$3.92 billion for emergency assistance for the redevelopment of abandoned and foreclosed homes and residential properties, and provides under a rule on construction that, unless HERA states otherwise, the grants are to be considered Community Development Block Grant (CDBG) funds.

In accordance with the allocation formula provided by HUD, the County of San Bernardino (County) is appropriated \$22,758,188 in NSP funds that is treated as a special allocation of Fiscal Year (FY) 2008-09 CDBG funding. In order to facilitate the prompt acquisition and disposition of foreclosed residential properties, the County shall enter into cooperation agreements to allow the County of San Bernardino Department of Behavioral Health and the Housing Authority of the County of San Bernardino to use NSP funds.

The County through the Department of Community Development and Housing (CDH) shall carry out its NSP activities in the context of a comprehensive plan for the unincorporated communities and participating jurisdictions by assisting the areas hardest impacted by the foreclosure crisis identified throughout this document as “Eligible Targeted Communities.”

### A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction.

*Note:* An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction’s consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State’s own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions’ consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity’s own plan.

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Response:

The County of San Bernardino is the largest county in the United States with over 20,000 square miles of territory. The most populous areas in the County are within the southwestern region commonly referred to as the Inland Empire. Technically this region is referred to as the Riverside-San Bernardino-Ontario Metropolitan Statistical Area (MSA).

This region is one of the greatest impacted areas in the country and County staff have been tracking foreclosures and notices of default since early 2008. California is a non-judicial foreclosure state. The foreclosure process begins with a recorded Notice of Default (NOD), which is a public notification that the borrower has fallen behind in the monthly mortgage payments. If the default is not cured, or the loan renegotiated or replaced, the NOD is followed by a Notice of Trustee's Sale (NOTS) after a minimum of three months. The actual Trustee's Sale cannot occur less than 20 days after public notice. The Trustee's Sale is a public auction, at which anyone may bid, including the lender and any junior lien holders. The foreclosure process may be stopped if the default is cured 5 days in advance of the sale date. If no one bids, and the foreclosure process was not stopped, title (ownership) of the property reverts to the lender as REO property (Real Estate Owned). The typical foreclosure process takes at least 117 days in California.

There were a total of 20,366 properties taken all the way through the foreclosure process in San Bernardino County from July 1, 2007 through September 30, 2008. In relation to all housing units as estimated by California Department of Finance, this represents 2.97% in San Bernardino County.

According to an article published in *The Wall Street Journal* (July 29, 2008) the Inland Empire region has suffered the largest decline in median home prices since prices hit their peak, with an estimated decline of 37%. In a *Forbes* article published on October 15, 2008 ("Where Recession Will Hit Hardest") the Riverside-San Bernardino-Ontario MSA was rated the worst area in the country. More than half of the homeowners in the area (62%) owe more on their homes than their homes are worth. The median homeowner almost owes more to get their home "above water" than the median worker makes in a year. The median equity is more than a negative \$33,000. Rising unemployment rates at 9.2% are an added element contributing to the downward economic spiral.

HUD has compiled a set of data at the Census Tract Block Group (CTBG) level for the entire country. The County compiled this set of data, which included low- and moderate-income eligible, foreclosure risk, home price decline, unemployment rate, percentage of high-cost sub-prime loan rate, predicted 18 month foreclosure rate, and vacancy rate. The data for the County was evaluated in a four step priority ranking for those CTBGs most at risk. These areas, defined as "Eligible Targeted Communities," are those census tracts, exclusive of regular CDBG entitlement cities, that have the "greatest need" by utilizing the HUD NSP data sets that include: (1) greatest foreclosure risk, (2) highest percentage of homes financed by a sub-prime

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mortgage, (3) areas likely to face a significant rise in the rate of foreclosure, and (4) census tracts predominantly low- or moderate-income.

For each category, the County assigned points based on severity of the foreclosure crisis and created a "Total Severity Score" (TSS) for all census tract block groups (CTBGs) for the entire County, with the exception of CDBG entitlement jurisdictions. The County only used the standardized data supplied by HUD in the calculations. The procedure assigns points to each of the four variables as follows:

- (1) Foreclosure risk (based on percentage rate): Maximum of 3 points
  - If 8%, 1 point
  - If 9%, 2 points
  - If 10%, 3 points
- (2) High cost (sub-prime) loan rate: Maximum of 3 points
  - If  $\geq 40\%$  and  $< 50\%$ , 1 point
  - If  $\geq 50\%$  and  $< 60\%$ , 2 points
  - If  $\geq 60\%$ , 3 points
- (3) Predicted foreclosure/abandonment rate: Maximum of 2 points
  - If  $\geq 10\%$  and  $< 12\%$ , 1 point
  - If  $\geq 12\%$ , 2 points
- (4) Low- or Moderate-Income: Maximum of 1 point
  - If YES, 1 point
  - If NO, 0 point

The sum of the points awarded for all categories equals the "Total Severity Score" (TSS) for the CTBGs. Those CTBGs with a minimum TSS of 3 (which covers approximately 47% of the County administered area) are determined to be Eligible Targeted Communities and therefore eligible, though not guaranteed County NSP funding for the proposed programs. Based on the TSS analysis, the heaviest impacted cities under the County's FY 2008-09 Action Plan (participating cities) include: Adelanto, Barstow, Colton, Yucca Valley and 29 Palms. The unincorporated communities impacted, again based on the TSS analysis, include: Bloomington, Muscoy, and the unincorporated portions of Adelanto, Barstow, Fontana, and San Bernardino. A table of the data at the census tract level is attached as Appendix F. The maps identifying the Eligible Targeted Communities are located in Appendices B-E. Tabular data is summarized in Appendix A. This summary data does not represent the TSS analysis conducted above, but rather provides additional data on the extent of foreclosed homes in the affected communities. Due to numerous factors, such as the number of CTBGs within a community, some communities may not be identified as an Eligible Targeted Community (e.g., Pioneer Town) even though all CTBGs received a TSS score of 3 or greater because there are only two CTBGs versus larger geographic areas that had many CTBGs with TSS scores above 3 (e.g., Barstow).

## B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a sub-prime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. *Note:* The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

### Response:

The County will distribute NSP funds to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by sub-prime mortgage loans, and identified by the County as likely to face a significant rise in the rate of home foreclosures. Accordingly, the County will meet the requirements set forth in Section 2301(c)(2) of HERA when expending NSP funds.

Most of the activities eligible under the NSP represent a subset of the eligible activities under 42 U.S.C. 5305(a). Certain CDBG-eligible activities correlate to specific NSP-eligible uses and vice versa.

The County will ensure that 100 percent of NSP funds will be used to benefit individuals and households with incomes below 120 percent of area median income (AMI). In addition, at least 25 percent of NSP funds will be used to benefit individuals and households with incomes below 50 percent of the area median income.

CDH developed specific housing programs to benefit very low (households of less than 50% of AMI), and low-, moderate-, and middle income (households between 51-120% of AMI). The chart below summarizes the funding amounts per program and program descriptions are more specifically described in Section G. The chart also describes the geographic targeting for each program. Attached to this Amendment are maps that identify those communities by census tract that will be targeted for specific programs (see Appendices B-E). The "Eligible Targeted Communities" shall be eligible for County NSP funding for programs specified in the table below.

Given the NSP funding amount relative to the size and scope of the foreclosure problem in the County, Eligible Targeted Communities are not guaranteed funding, and no single Eligible Targeted Community is proposed to receive a specific amount. The County will determine funding based on factors including, where applicable:

- Leverage by unit and/or with other funds;
- Impact on neighborhood;
- Ability to fund within program time limit; and,

- And other criteria as deemed appropriate.

The following table provides (1) description of programs and income targeting; (2) geographical targeting, and (3) proposed amount per program.

| TABLE 1:<br>PROPOSED PROGRAMS AND DISTRIBUTION OF FUNDS FOR ELIGIBLE TARGETED COMMUNITIES   |   |  |  |                              |
|---|---|--|--|------------------------------|
| Program Name  | Summary Description   | Income Targeting                             | Geographical Targeting   | Proposed Amount <sup>1</sup> |
| Down Payment Assistance (NSP-1)   | Provides down payment assistance to purchaser-occupants of foreclosed homes   | Households up to 120% of AMI                 | Countywide, excluding regular CDBG entitlement cities              | \$2,500,000                  |
| Rehabilitation Loan Assistance (NSP-2)  | Provides a low interest rehabilitation loan to purchaser-occupants of foreclosed homes to address deferred maintenance (designed to be combined with NSP-1) | Primarily households at 80-120% of AMI       | Countywide, excluding regular CDBG entitlement cities <sup>2</sup> | \$1,340,000                  |
| Affordability Assistance (NSP-3)  | Provides an “affordability gap” soft second mortgage to purchaser-occupants of foreclosed homes   | Households up to 50% of AMI                  | Countywide, excluding regular CDBG entitlement cities <sup>2</sup> | \$1,500,000                  |
|   |   | <u>and</u><br>Households from 51-120% of AMI |  | \$8,952,822                  |
| Partner with For-Profit / Non-Profit for Acquisition and Rehabilitation of Single Family Homes (NSP-4)  | Acquisition and rehabilitation of significantly damaged homes in heavily impacted neighborhoods   | Primarily households at 80-120% of AMI       | Eligible Targeted Communities                                      | \$2,000,000                  |
| Rental Property Acquisition - Rehabilitation (NSP-5)  | Assists County Housing Authority, Non-Profit or For-Profit partner(s) to purchase and/or rehabilitate foreclosed or abandoned rental housing projects       | Households up to 50% of AMI                  | Eligible Targeted Communities                                      | \$3,939,547                  |
| Acquisition-Rehabilitation for Special Needs housing of Mental Health Services Act (MHSA) clients (NSP-6)   | Supplements funding of County’s Dept. of Behavioral Health program to house MHSA eligible clients   | Households up to 50% of AMI                  | Countywide, excluding regular CDBG entitlement cities              | \$250,000                    |
| <b>Total Program Funding</b>  |   |  |  | <b>\$20,482,369</b>          |
| <sup>1</sup> Approximately \$2,275,819 (10% of NSP allocation) will be set aside for administrative purposes.   |   |  |  |                              |
| <sup>2</sup> Programs will be made available countywide, excluding CDBG entitlement cities; marketing of programs will be aimed at Eligible Targeted Communities. |   |  |  |                              |

## C. DEFINITIONS AND DESCRIPTIONS

### (1) Definition of “blighted structure” in context of state or local law.

Response:

The County will rely upon California Health and Safety Code Sections 33030 and 33031 in order to determine “blight.” A “blighted structure” will include, but is not limited to, the following:

- A building in which it is unsafe or unhealthy for persons to live - for instance, if there are serious building code violations; if the structure is severely dilapidated or deteriorated; or if the building suffers from serious neglect;
- A building which suffers from substandard, defective design or construction given the current development standards;
- A building that has hazardous waste within;
- A building which is vacant and abandoned;
- A building in need of extensive rehabilitation;
- A building susceptible to collapse from seismic hazards; and,
- A building in such a state as to cause serious public safety concerns.

### (2) Definition of “affordable rents.” *Note:* Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program-specific requirements such as continued affordability.

Response:

“Affordable Rent” shall mean the maximum rent allowed for the affordable units in accordance with Section 92.252 of the HOME Regulations.

#### **§ 92.252 Qualification as affordable housing: Rental housing.**

The HOME-assisted units in a rental housing project must be occupied only by households that are eligible as low-income families and must meet the following requirements to qualify as affordable housing. The affordability requirements also apply to the HOME-assisted non-owner-occupied units in single- family housing purchased with HOME funds in accordance with § 92.254.

(a) *Rent limitation.* HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of:

- (1) The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or
- (2) A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME

rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

(c) *Initial rent schedule and utility allowances.* The participating jurisdiction must establish maximum monthly allowances for utilities and services (excluding telephone). The participating jurisdiction must review and approve rents proposed by the owner for units subject to the maximum rent limitations in paragraphs (a) or (b) of this section. For all units subject to the maximum rent limitations in paragraphs (a) or (b) of this section for which the tenant is paying utilities and services, the participating jurisdiction must ensure that the rents do not exceed the maximum rent minus the monthly allowances for utilities and services.

(e) *Periods of Affordability.* The HOME-assisted units must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. They must be imposed by deed restrictions, covenants running with the land, or other mechanisms approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.

| Rental housing activity  | Minimum period of affordability in years |
|--|--|
| Rehabilitation or acquisition of existing housing per unit amount of HOME funds: Under \$15,000  | 5  |
| Rehabilitation or acquisition of existing housing per unit amount of HOME funds: \$15,000 to \$40,000                                  | 10                                       |
| Rehabilitation or acquisition of existing housing per unit amount of HOME funds: Over \$40,000 or rehabilitation involving refinancing | 15                                       |
| New construction or acquisition of newly constructed housing   | 20                                       |

(f) *Subsequent rents during the affordability period.* (1) The maximum HOME rent limits are recalculated on a periodic basis after HUD determines fair market rents and median incomes. HUD then provides the new maximum HOME rent limits to participating jurisdictions. Regardless of changes in fair market rents and in median income over time, the HOME rents for a project are not required to be lower than the

HOME rent limits for the project in effect at the time of project commitment. (2) The participating jurisdiction must provide project owners with information on updated HOME rent limits so that rents may be adjusted (not to exceed the maximum HOME rent limits in paragraph (f)(1) of this section) in accordance with the written agreement between the participating jurisdiction and the owner. Owners must annually provide the participating jurisdiction with information on rents and occupancy of HOME-assisted units to demonstrate compliance with this section. (3) Any increase in rents for HOME assisted units is subject to the provisions of outstanding leases, and in any event, the owner must provide tenants of those units not less than 30 days prior written notice before implementing any increase in rents.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

The County of San Bernardino will utilize the “recapture” option, defined below, as means to control the resale of the property assisted with NSP funds during the affordability period. The length of the affordability period will be based on the amount of assistance received.

If the assistance is less than \$15,000, per unit, the affordability period will be five (5) years. If the assistance is \$15,000 or more, per unit, then the affordability period will be twenty (20) years. After ten (10) years, the loan will be forgiven at a rate of ten (10) percent, per year so as at the end of twenty (20) years, the loan would be totally forgiven. If the owner decides to refinance with cash out, sell, transfer/change in the property title, or sublet/rent the property within the affordability period, then the loan immediately becomes due and payable in full. The table below summarizes the loan and recapture information.

| LOAN AMOUNT        | RECAPTURE PERIOD |  |
|--------------------|------------------|--|
| \$0-\$14,999       | Years 1-5        | 100% Recapture                             |
|                    | After Year 5     | Loan Forgiven                              |
| \$15,000 and above | Years 1-10       | 100% Recapture                             |
|                    | Years 11-20      | Loan forgiven at a rate of 1/10th per year |

The County will enforce the recapture restrictions in the form of a recorded lien, deed restrictions against the assisted property.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

CDH has developed a Housing Rehabilitation Program to assist homeowners in rehabilitating their homes. To ensure that the rehabilitated structures will have increased economic life and add value to the homeowner and the community, CDH has adopted a set of rehabilitation standards. These standards serve as a minimum guide to which individual properties shall be improved; how rehabilitation assistance may best be utilized; and to serve as standards in the inspection and evaluation of the condition of the property considered for rehabilitation. These standards include the Housing Quality Standards Program established under HUD Section 8 Housing Program and the Section 312 Program, as well as any rehabilitation code or standard legally applicable to the locality or the area where the subject property is located.

#### D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income.

*Note:* At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

The County intends to expend at least 25 percent or \$5,689,547 of its NSP funds to provide affordability assistance, as well as to purchase and redevelop abandoned or foreclosed residential properties to house individuals or families with incomes up to 50 percent of the area median income. The County has programmed at least \$1.5 million for affordability gaps (but the actual expenditure could be more depending on program opportunities), \$3.9 million for multi-family rental property acquisition and rehabilitation, and \$250,000 for the acquisition and rehabilitation of properties for special needs housing via the Mental Health Services Act (MHSA) clients.



## E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e.,  $\leq 80\%$  of AMI).

If so, include:

- The number of low- and moderate-income dwelling units (i.e.,  $\leq 80\%$  of AMI) reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households (i.e.,  $\leq 120\%$  of AMI) reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of AMI.

### Response:

The County has programmed \$2 million for the acquisition and rehabilitation of single family properties and roughly \$4.2 million for multi-family properties. The County will expend these programmed funds for the acquisition and rehabilitation of residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties. It is not the intent of the County of San Bernardino to demolish or convert any low- and moderate-income dwelling units (i.e., equal to or less than 80% of area median income).

The County of San Bernardino may demolish some structures that are terribly sub-standard, blighted, pose a public health and safety hazard, and are financially unfeasible to rehabilitate.

## F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

*Note:* proposed NSP Substantial Amendment must be published via the usual methods and posted on the jurisdiction's website for no less than 15 calendar days for public comment.

### Response:

Per the NSP guidelines, a Notice of Public Hearing was published in twenty-one (21) newspapers throughout the County. The Notice also indicated that the (15) day public comment period would begin on November 3, 2008, and end November 18, 2008. As required, the County posted the proposed NSP Substantial Amendment on



the Department of Community Development and Housing's (CDH) website for 15 days prior to the public hearing, making it available for public review.

In addition to public outreach, CDH met with local entitlement and participating cities on October 20, 2008, and presented and discussed the County's analysis and preliminary programs. Comments from entitlement cities focused on how the cities intended to administer their programs and concerns regarding the general parameters of the NSP program guidelines. The participating cities comments were centered on the County's analysis, implementation strategies, and requirements of the NSP program.

On October 23, 2008, CDH met with the Housing Authority of San Bernardino County to discuss the potential of partnering in the acquisition and rehabilitation of foreclosed or abandoned properties for tenant-based clients. The Housing Authority expressed an interest in participating in the program, which is identified as NSP-5: Acquisition and Rehabilitation of Foreclosed or Abandoned Rental Housing. CDH staff also met with the County's Department of Behavioral Health (DBH) to discuss a cooperative program of providing housing for special needs clients. DBH indicated it would be interested in securing NSP funds to purchase foreclosed or abandoned units to house their clients. In order to facilitate the prompt acquisition and disposition of foreclosed or abandoned residential properties, the CDH will enter into cooperation agreements to allow the County of San Bernardino Department of Behavioral Health and the Housing Authority of the County of San Bernardino to use NSP funds.

The Independent Cities Finance Authority (ICFA) has also reviewed the proposed NSP Substantial Amendment. ICFA received approval by the Board of Supervisors to issue bonds in the amount of roughly \$24.7 million as part of the Fair Share Tax-Exempt Allocation of 2008 Special Single Family Volume Cap (H.R. 3221). ICFA plans to consolidate assigned allocations into one bond issue to refinance sub-prime loans for homeowners who are facing foreclosure and provide funding for the purchase of Real Estate Owned (REO) by first time homebuyers as allowed by NSP. ICFA expressed support of the programs as proposed and suggested partnering with the County on the programs identified as NSP-1: Down Payment Assistance to Buyers of Foreclosed Properties and NSP-3: Affordability Assistance to Purchasers of Foreclosed Homes.

A summary of public comments for the proposed NSP Substantial Amendment will be provided following the 15 day public comment period.

## G. NSP INFORMATION BY ACTIVITY

(1) Activity Name: Down Payment Assistance to Buyers of Foreclosed Properties (NSP-1)

(2) Activity Type:

|               |  |
|---------------|--|
| <b>NSP-1:</b> | <b>NSP ELIGIBLE USES</b>   |
|               | Financing mechanisms for the purchase and redevelopment of foreclosed single family homes by new owner-occupants (HERA, 2301(c)(3)(A)) |
| <b>NSP-1:</b> | <b>CDBG ELIGIBLE USES</b>  |
|               | Direct homeownership assistance (24 CFR 570.201(n))  |

(3) National Objective: Benefiting low, moderate and middle income persons, as defined in the NSP Notice. More specifically the program is expected to benefit primarily low and moderate income (51%-120% of median) purchaser-occupants, but will also benefit some very low income purchaser-occupants (50% and below of area median income).

(4) Projected Start Date: December 2008/January 2009 (from receipt of grant)

(5) Projected End Date: December 2012/January 2013 (4 years)

(6) Responsible Organization: County of San Bernardino, Community Development and Housing Department, 290 N. D street, Sixth Floor, San Bernardino, CA 92415-0040, Debbie Kamrani, (909) 388-0907.

(7) Location Description: Countywide excluding regular CDBG entitlement cities. It is anticipated that the program may be combined with other assistance described in Programs NSP-2 and NSP-3 in Eligible Targeted Communities. Very low income beneficiaries are expected primarily to be in High Desert areas of the County.

(8) Activity Description: The purpose of the program is to assist mostly first-time homebuyers to quickly purchase and occupy foreclosed single family homes before vandalism and blight become acute. The County would make conditional second mortgage loans to purchaser-occupants of foreclosed single family properties. Assistance would be 3.5 - 5% of the total acquisition cost and designed to meet the FHA 203(b) first mortgage loan requirement, or similar conventional fixed rate financing, for the borrower contribution under the new modernization rules. The target purchaser population would be FHA creditworthy borrowers (primarily first-time buyers) below 120% of County AML. Given current area home prices, it is expected that some buyers below 50% of median income could also be served. If purchasers remain in the home for at least 5 years, the assistance would be forgiven. This feature would also allow the County to

enforce continuing affordability for a maximum amount of \$15,000 per household. If this assistance were the only help received by the buyer, it is expected that foreclosed homes with relatively little damage would be purchased. For somewhat more damaged homes where the foreclosing servicer will not make repairs, this assistance could be combined with NSP-2. NSP funds would be leveraged at a minimum of 20-to-1 with first mortgage proceeds. Buyers would be acquired to obtain long-term fixed-rate mortgages.

| NSP-1: Housing Related Activities  |  |
|--|--|
| Tenure of beneficiaries - rental or homeownership:                                   | Homeownership (minimum of 5 years).  |
| Duration or term of assistance:  | One-time; 5-year lien on the property.   |
| A description of how the design of the activity will ensure continued affordability: | Owner-occupants would receive forgiveness if they remain in the property for at least 5 years. If the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 5 years, the loan would immediately become due and payable. |
| NSP-1: Acquisition Activities  |  |
| Discount rate:   | Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01.  |
| NSP-1: Financing Activities  |  |
| Range of interest rates:   | Conditional second mortgage loan at 0% interest. Minimum 20-to-1 leverage of NSP funds.  |

(9) Total Budget: Up to \$2,500,000

(10) Performance Measures:

| NSP-1: Number of units expected to be assisted (based on maximum assistance per household of \$15,000) |           |
|--|-----------|
| Below 50% of median  | 0         |
| 51 - 120% of median  | 85        |
| <b>Total</b>   | <b>85</b> |

(1) Activity Name: **Rehabilitation Loan Assistance to Buyers of Foreclosed Properties (NSP-2)**

(2) Activity Type:

|               |   |
|---------------|---|
| <b>NSP-2:</b> | <b>NSP Eligible Uses</b>  |
|               | Financing mechanisms for purchase and rehabilitation Loan Assistance to Buyers of Foreclosed Properties (HERA, 2301(c)(3)(A)) |
| <b>NSP-2:</b> | <b>CDBG Eligible Uses</b>   |
|               | Rehabilitation for homes and other residential properties (24 CFR 570.202)  |

(3) National Objective: Benefiting low, moderate and middle income persons, as defined in the NSP Notice. More specifically, rehabilitation of foreclosed single family properties to benefit purchaser-occupants at or below 120% of area median income. Expected to benefit low and moderate income buyers (51%-120% of median income) and some very low income buyers (below 50% of area median income).

(4) Projected Start Date: December 2008/January 2009 (receipt of grant)

(5) Projected End Date: December 2012/January 2013 (4 years)

(6) Responsible Organization: County of San Bernardino, Community Development and Housing Department, 290 N. D street, Sixth Floor, San Bernardino, CA 92415-0040, Debbie Kamrani, (909) 388-0907.

(7) Location Description: Countywide, except CDBG entitlement cities; marketing of program will be aimed at Eligible Targeted Communities as described in Section A.

(8) Activity Description: The purpose of the NSP-2 Program is to assist purchaser-occupants to rehabilitate foreclosed homes. Owner occupants purchasing a foreclosed home could obtain a second mortgage rehabilitation loan of up to \$25,000 to improve the home. These second (or third) mortgage loans would be administered in the same way as the County's current CDBG-funded home rehabilitation loan program. Rehabilitated properties would have to meet City/County/CDBG habitability standards. Loan interest rates could range from 0 to 7%. Owner occupants could also obtain the Down Payment Assistance described under Program NSP-1. A 10-year lien would be recorded; if the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 10 years, the loan would immediately become due and payable. NSP funds would be leveraged 2:1 to 5:1 by this activity. This program would be geographically focused in the County's Targeted Communities and assistance could be combined with Program NSP-1.

| NSP-2: Housing Related Activities  |   |
|--|---|
| Tenure of beneficiaries-rental or homeownership:                                     | Long-term homeownership.  |
| Duration or term of assistance:  | Subsequent to home purchase; long-term assistance, repayable second or third loan.  |
| A description of how the design of the activity will ensure continued affordability: | For loan (plus any down payment assistance) from \$15,000-\$25,000, a 10 year lien would be recorded. If the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the first 5 years, the loan would immediately become due and payable. |
| NSP-2: Acquisition Activities:   |   |
| Discount rate:   | Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01.   |
| NSP-2: Financing Activities  |   |
| Range of interest rates:   | 0-7%  |

(9) Total Budget: Up to \$1,340,000

(10) Performance Measures:

| NSP-2: Number of units expected to be assisted (based on maximum assistance per household of \$25,000) |           |
|--|-----------|
| Below 50% of median  | 0         |
| 51 - 120% of median  | 54        |
| <b>Total</b>   | <b>54</b> |

(1) Activity Name: **Affordability Assistance to Purchasers of Foreclosed Homes (NSP-3)**

(2) Activity Type:

|  |                           |
|--|---------------------------|
| <b>NSP-3:</b>  | <b>NSP Eligible Uses</b>  |
| Financing mechanisms for the purchase and redevelopment of foreclosed single family homes by new owner-occupants (HERA, 2301(c)(3)(A)) |                           |
| <b>NSP-3:</b>  | <b>CDBG Eligible Uses</b> |
| Direct homeownership assistance (24 CFR 570.201(n))  |                           |

(3) National Objective: Benefiting low, moderate and middle income persons, as defined in the NSP Notice. It is expected that NSP-3 will primarily benefit low-, moderate- and middle income homebuyers (51%-120% of median income), and secondarily very-low income (below 50% of median income) homebuyers.

(4) Projected Start Date: December 2008/ January 2009 (from receipt of grant)

(5) Projected End Date: December 2012/ January 2013 (4 years)

(6) Responsible Organization: County of San Bernardino, Community Development and Housing Department, 290 N. D street, Sixth Floor, San Bernardino, CA 92415-0040, Debbie Kamrani, (909) 388-0907.

(7) Location Description: Countywide, except CDBG entitlement cities; marketing of program will be aimed at Eligible Targeted Communities as described in Section A.

(8) Activity Description: The purpose of the NSP-3 program is to enable low- and very low income households to purchase foreclosed single family homes. Falling housing prices which accompany the current wave of foreclosures offer the opportunity to help lower income households to purchase homes previously out of reach. Under this program, the County would provide an affordability gap soft second mortgage to borrowers who can qualify for an FHA or conventional long term fixed rate mortgage. The gap amount would be the difference between the first mortgage amount and the acquisition cost of the foreclosed home. Loans of up to \$40,000 would be made with a lien recorded to ensure the property is not sold, refinanced or rented during the affordability period. Borrowers could also be eligible for Program NSP-1 (Down Payment Assistance) and Program NSP-2 (Rehabilitation Assistance). The program would be geographically focused on the County's areas of greatest need, the Eligible Targeted Communities.

| NSP-3: Housing Related Activities  |   |
|--|---|
| Tenure of beneficiaries-rental or homeownership:                                     | Long-term homeownership.  |
| Duration or term of assistance:  | Long term second, third or fourth mortgage.   |
| A description of how the design of the activity will ensure continued affordability: | A 15 year affordability lien to be recorded. If the owner refinances with cash out, sells, transfers title, or sublets/rents the property the loan within the lien period, the loan would become immediately due and payable. |
| NSP-3: Acquisition Activities  |   |
| Discount rate:   | Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01.   |
| NSP-3: Financing Activities  |   |
| Range of interest rates:   | 0-7%.   |

- (9) Total Budget: Up to \$1,500,000 for Households up to 50% AMI  
Up to \$8,952,822 for Households between 51-120% AMI

- (10) Performance Measures:

| NSP-3: Number of units expected to be assisted (based on average assistance per household of \$40,000) |            |
|--|------------|
| Below 50% of median  | 38         |
| 51 - 120% of median  | 224        |
| <b>Total</b>   | <b>262</b> |

(1) Activity Name: Acquisition and Rehabilitation of Foreclosed Single Family Homes (NSP-4)

(2) Activity Type:

**NSP-3: NSP Eligible Uses**

Financing mechanisms for the purchase and redevelopment of foreclosed single family homes by new owner-occupants (HERA, 2301(c)(3)(A))

**NSP-3: CDBG Eligible Uses**

24 CFR 570.201(a) Acquisition, 201(b) Disposition, 201(i) Relocation, 201(n) Direct homeownership assistance; 202 Eligible rehabilitation and preservation activities for homes

(3) National Objective: Benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice. The NSP-4 Program will benefit buyers below 120% of AMI (moderate-income) and buyers below 80% of AMI (low-income).

(4) Projected Start Date: After intermediary partners selected (Spring 2009)

(5) Projected End Date: Spring 2013 (4 years)

(6) Responsible Organization: County of San Bernardino, Community Development and Housing Department, 290 N. D street, Sixth Floor, San Bernardino, CA 92415-0040, Thomas Ramirez, (909) 388-0803.

(7) Location Description: Eligible Targeted Communities as described in Section A.

(8) Activity Description: The purpose of the NSP-4 program is to acquire and rehabilitate foreclosed and abandoned homes in heavily impacted neighborhoods and resell them to program-eligible owner-occupants. Using NSP and/or other funds or lines of credit, the County or contracted intermediaries (for profit and/or non-profit) would purchase foreclosed or abandoned homes and rehabilitate them. Intermediaries (for profit, not for profit and/or non-profit) are expected to be selected on a competitive basis. The County hopes to cooperate with entitlement cities receiving NSP grants in selecting eligible intermediaries. Homes may be purchased individually or at bulk sale. This program would be concentrated on a few block areas in focus neighborhoods heavily impacted by foreclosure activity so as to produce tangible evidence of neighborhood improvement and to entice end-owner occupants to buy. Upon the completion of rehabilitation, homes would be marketed to eligible buyers - households with income at or below 120% of area median income. The County would pay for rehabilitation costs and a reasonable developer fee, less the difference between purchase and sales costs. Owner occupants would be eligible for Down Payment Assistance (NSP-1) and Affordability Assistance (NSP-2).



| NSP-4: Housing Related Activities  |  |
|--|--|
| Tenure of beneficiaries-rental or homeownership:                                     | Long-term homeownership.   |
| Duration or term of assistance:  | During rehab and at homeowner purchase; long-term.   |
| A description of how the design of the activity will ensure continued affordability: | A 15 year affordability lien to be recorded. If the owner refinances with cash out, sells, transfers title, or sublets/rents the property within the lien period, the loan would become immediately due and payable. |
| NSP-4: Acquisition Activities  |  |
| Discount rate:   | Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01.  |
| NSP-4: Financing Activities  |  |
| Range of interest rates:   | 0-7%.  |
| Assistance to intermediaries:  | Payment on sale to eligible homeowner or partial loan guarantee.   |

(9) Total Budget: Up to \$2,000,000

(10) Performance Measures:

| NSP-4: Number of units expected to be assisted (based on average assistance per household of \$270,000) |          |
|---|----------|
| Below 50% of median   | 0        |
| 51 - 120% of median   | 7        |
| <b>Total</b>  | <b>7</b> |

---

(1) Activity Name:           **Acquisition and Rehabilitation of Foreclosed or Abandoned Rental Housing (NSP-5)**

(2) Activity Type:

|   |                           |
|---|---------------------------|
| <b>NSP-5:</b>   | <b>NSP Eligible Uses</b>  |
| Financing mechanisms for the purchase and redevelopment of foreclosed multifamily rental housing (HERA, 2301(c)(3)(A))  |                           |
| <b>NSP-5:</b>   | <b>CDBG Eligible Uses</b> |
| 24 CFR 570.201(a) Acquisition, 201(b) Disposition, 201(i) Relocation; 202 Eligible rehabilitation and preservation activities for homes and other residential properties. |                           |

(3) National Objective: Benefiting low, moderate and middle income persons, as defined in the NSP Notice. The NSP-5 program is expected to primarily benefit households at or below 50% of area median income.

(4) Projected Start Date: December 2008/ January 2009 (receipt of grant)

(5) Projected End Date: December 2012/ January 2013 (4 years)

(6) Responsible Organization: County of San Bernardino, Community Development and Housing Department, 290 N. D street, Sixth Floor, San Bernardino, CA 92415-0040, Thomas Ramirez, (909) 388-0803. Housing Authority of the County of San Bernardino, 715 E. Brier Drive, San Bernardino, CA 92408, Susan Benner, Interim Executive Director, (909) 890-0644.

(7) Location Description: Eligible Targeted Communities as described in Section **A**.

(8) Activity Description: The purpose of the NSP-5 Program is to purchase and rehabilitate foreclosed or abandoned rental housing to primarily benefit households at or below 50% of area median income. The County would use NSP funds to purchase and rehabilitate foreclosed or abandoned rental properties in Eligible Targeted Communities. Properties could be purchased for the San Bernardino County Housing Authority's own portfolio or the County could assist non-profit or for-profit partners in acquisition and rehabilitation. The form of the County's assistance would be a grant or subordinated mortgage. The County would make every effort to leverage these investments, loans and/or grants with FHA or other first mortgages, tax credit proceeds (where possible) and other subordinate financing such as AHP, state funds and its own subordinate mortgage financing. This would be the County's primary NSP program for benefiting households at or below 50% of median income. Long term agreements or deed covenants would be recorded to ensure long term affordability (minimum term of 15 years, expected term of 55 years). Subject to approval by the Housing

Authority's Board of Directors, the Housing Authority is expected to be the County's primary partner for this activity.

| NSP-5: Housing Related Activities  |  |
|--|--|
| Tenure of beneficiaries-rental or homeownership:                                     | Rentals, but long-term with affordability covenant.  |
| Duration or term of assistance:  | Long-term subordinate loan and/or grant.   |
| A description of how the design of the activity will ensure continued affordability: | County would record long-term (minimum 15 years or term of loan, up to 55 years) rent regulatory agreement or covenant.    |
| NSP-5: Acquisition Activities  |  |
| Discount rate:   | Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01.          |
| NSP-5: Financing Activities  |  |
| Range of interest rates:   | 0-7%, but non-current payment so as to maximize leverage from first mortgage, tax credits and other subordinate financing. |

(9) Total Budget: Up to \$3,939,547

(10) Performance Measures:

| NSP-5: Number of units expected to be assisted (based on estimated average assistance per rental unit of \$150,000) |           |
|---|-----------|
| Below 50% of median   | 26        |
| 51 - 120% of median   | 0         |
| <b>Total</b>  | <b>26</b> |

(1) Activity Name: Acquisition and Rehabilitation of Foreclosed or Abandoned Residential Units for Special Needs Housing for County of San Bernardino Department of Behavioral Health Mental Health Services Act (MHSA) clients (NSP-6)

(2) Activity Type:

| NSP-6: NSP Eligible Uses  |
|---|
| May be either (1) Financing mechanisms for the purchase and redevelopment of foreclosed residential properties (HERA, 2301(c)(3)(A)) or (2) Purchase and rehabilitate residential properties that have been abandoned and foreclosed upon in order to sell, rent or redevelop (HERA, 2301(c)(3)(B); for occupancy by eligible MHSA tenants. |
| NSP-6: CDBG Eligible Uses   |
| 24 CFR 570.201(a) Acquisition, 201(b) Disposition, 201(i) Relocation; 202 Eligible rehabilitation and preservation activities for homes and other residential properties.   |

(3) National Objective: Benefiting low, moderate and middle income persons, as defined in the NSP Notice. NSP-6 Program is expected to benefit primarily very low income (at or below 50% of AMI) tenant-occupants.

(4) Projected Start Date: Spring 2009

(5) Projected End Date: Spring 2013 (4 years)

(6) Responsible Organization: County of San Bernardino, Community Development and Housing Department, 290 N. D street, Sixth Floor, San Bernardino, CA 92415-0040, Thomas Ramirez, (909) 388-0803. County of San Bernardino, Department of Behavioral Health, 268 West Hospitality Lane, Suite 400, San Bernardino, CA 92415-0920, Douglas Fazekas, (909) 387-7238.

(7) Location Description: Countywide, excluding regular CDBG entitlement cities.

(8) Activity Description: The purpose of NSP-6 is to purchase and rehabilitate foreclosed or abandoned properties and housing opportunities for MHSA eligible tenants (primarily at or below 50% AMI) to rent those properties. The County's Department of Behavioral Health (DBH) currently manages a new program called the Mental Health Services Act (MHSA) Housing Program. DBH has received approximately \$20.1 million, the fourth largest allocation in the state, to finance the capital costs associated with the development, acquisition, construction and/or rehabilitation of permanent supportive housing for individuals with mental illness and their families, including homeless individuals with mental illness and their families. Roughly \$14 million of DBH's allocation will be used for the costs associated with acquisition, rehabilitation or construction of units

and the remaining \$6 million will be used for monthly rental subsidy maintaining the affordability of units to very low income families. DBH would use NSP funds to purchase foreclosed or abandoned residential units to house MHSA clients. The units would be leased to MHSA eligible tenants where DBH would provide residential support services to the tenant-clients. The units would be primarily owned and operated by non-profit entities with long-term affordability housing covenants that will be recorded as required under MHSA, but will also be compliant with NSP requirements. The County's assistance would be a grant or possibly a soft subordinated mortgage. Clients are expected to be primarily very low income (at or below 50% of area median income). Long-term covenants or a regulatory agreement assuring affordability for a minimum of 15 years would be recorded.

| NSP-6: Housing Related Activities  |   |
|--|---|
| Tenure of beneficiaries-rental or homeownership:                                     | Long-term rental  |
| Duration or term of assistance:  | One-time, minimum of 15 years of affordability.   |
| A description of how the design of the activity will ensure continued affordability: | Regulatory agreement requiring occupancy by MHSA eligible tenants at or below 50% of median income for a minimum of 15 years. |
| NSP-6: Acquisition Activities  |   |
| Discount rate:   | Average 15% as set forth in Section 2301(d)(1) of HERA and described in Section Q of HUD Docket No. FR-5255-N-01.             |
| NSP-6: Financing Activities  |   |
| Range of interest rates:   | Grant or 0%.  |

(9) Total Budget: Up to \$250,000

(10) Performance Measures:

| NSP-6: Number of units expected to be assisted (based on maximum assistance per unit of \$250,000) |          |
|--|----------|
| Below 50% of median  | 1        |
| 51 - 120% of median  | 0        |
| <b>Total</b>   | <b>1</b> |

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## CERTIFICATIONS

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds  $\leq$  120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.

(11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction will comply with applicable laws.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

Paul Biane, Chairman, Board of Supervisors

\_\_\_\_\_  
Title

## APPENDICES

- Appendix A: NSP Target Area Summary by Community
- Appendix B: TSS Scoring Countywide
- Appendix C: TSS Scoring Southwestern Areas Detail
- Appendix D: TSS Scoring East Valley Detail
- Appendix E: TSS Scoring Victor Valley/Barstow Detail
- Appendix F: Total Severity Score Assignment by Census Tract



| APPENDIX A:<br>San Bernardino County NSP Target Area Summary by City or Community Names |                                |                |            |                           |                            |  |                         |   |                                       |                                     |
|---|--------------------------------|----------------|------------|---------------------------|----------------------------|--|-------------------------|---|---------------------------------------|-------------------------------------|
|   | City/Community<br>Name         | CDBG Recipient | # of CTBGs | # of CTBGs with<br>TSS>=3 | Sum of TSS of all<br>CTBGs | Sum of TSS of<br>CTBGs with TSS<br>>=3 | AVG TSS of All<br>CTBGs | AVG TSS of<br>CTBGs with<br>TSS>=3              | CDH Eligible<br>Targeted<br>Community | Coordinate with<br>Entitlement City |
|   | Adelanto area                  | County/CDH     | 7          | 4                         | 28                         | 23                                     | 4.0                     | 5.8   | Y                                     | Y                                   |
|   | Adelanto city                  | County/CDH     | 11         | 10                        | 60                         | 59                                     | 5.5                     | 5.9   | Y                                     | Y                                   |
|   | Amboy                          | County/CDH     | 4          | 3                         | 16                         | 14                                     | 4.0                     | 4.7   |                                       |                                     |
|   | Angelus Oaks                   | County/CDH     | 2          | 0                         | 4                          | 0                                      | 2.0                     | Minimal Impact                                  |                                       |                                     |
|   | Apple Valley area              | County/CDH     | 21         | 16                        | 68                         | 60                                     | 3.2                     | 3.8   | Y                                     | Y                                   |
|   | Apple Valley town <sup>1</sup> | Apple Valley   | 54         | 35                        | 191                        | 157                                    | 3.5                     | 4.5   |                                       |                                     |
|   | Argus                          | County/CDH     | 4          | 4                         | 15                         | 15                                     | 3.8                     | 3.8   |                                       |                                     |
|   | Arrowbear                      | County/CDH     | 12         | 12                        | 42                         | 42                                     | 3.5                     | 3.5   |                                       |                                     |
|   | Baker                          | County/CDH     | 6          | 0                         | 10                         | 0                                      | 1.7                     | Minimal Impact                                  |                                       |                                     |
|   | Baldy                          | County/CDH     | 4          | 0                         | 5                          | 0                                      | 1.3                     | Minimal Impact                                  |                                       |                                     |
|   | Baldy Mesa                     | County/CDH     | 11         | 0                         | 13                         | 0                                      | 1.2                     | Minimal Impact                                  |                                       |                                     |
|   | Barstow area                   | County/CDH     | 33         | 29                        | 165                        | 158                                    | 5.0                     | 5.4   | Y                                     | Y                                   |
|   | Barstow city                   | County/CDH     | 33         | 32                        | 192                        | 191                                    | 5.8                     | 6.0   | Y                                     | Y                                   |
|   | Barton Flats                   | County/CDH     | 7          | 1                         | 15                         | 5                                      | 2.1                     | 5.0   |                                       |                                     |
|   | Bear Creek                     | County/CDH     | 7          | 3                         | 17                         | 11                                     | 2.4                     | 3.7   |                                       |                                     |
|   | Big Bear Lake area             | County/CDH     | 27         | 1                         | 17                         | 3                                      | 0.6                     | 3.0   |                                       |                                     |
|   | Big Bear Lake city             | County/CDH     | 17         | 2                         | 16                         | 6                                      | 0.9                     | 3.0   |                                       |                                     |
|   | Big River                      | County/CDH     | 4          | 4                         | 15                         | 15                                     | 3.8                     | 3.8   |                                       |                                     |
|   | Bloomington                    | County/CDH     | 19         | 6                         | 41                         | 18                                     | 2.2                     | 3.0   | Y                                     | Y                                   |
|   | Blue Jay                       | County/CDH     | 9          | 0                         | 5                          | 0                                      | 0.6                     | Minimal Impact                                  |                                       |                                     |
|   | Cadiz                          | County/CDH     | 1          | 1                         | 3                          | 3                                      | 3.0                     | 3.0   |                                       |                                     |
|   | Cajon                          | County/CDH     | 15         | 3                         | 25                         | 9                                      | 1.7                     | 3.0   |                                       |                                     |
|   | Cedar Glen                     | County/CDH     | 6          | 0                         | 3                          | 0                                      | 0.5                     | Minimal Impact                                  |                                       |                                     |
|   | Cedarpines Park                | County/CDH     | 2          | 2                         | 6                          | 6                                      | 3.0                     | 3.0   |                                       |                                     |
|   | Chino area                     | County/CDH     | 22         | 2                         | 16                         | 6                                      | 0.7                     | 3.0   |                                       |                                     |
|   | Chino city <sup>1</sup>        | Chino          | 40         | 0                         | 20                         | 0                                      | 0.5                     | Minimal Impact<br>Note: did not receive funding |                                       |                                     |
|   | Chino Hills city <sup>1</sup>  | Chino Hills    | 41         | 0                         | 6                          | 0                                      | 0.1                     | Minimal Impact<br>Note: did not receive funding |                                       |                                     |
|   | Colton area                    | County/CDH     | 11         | 4                         | 21                         | 16                                     | 1.9                     | 4.0   | Y                                     | Y                                   |
|   | Colton city                    | County/CDH     | 53         | 33                        | 210                        | 186                                    | 4.0                     | 5.6   | Y                                     | Y                                   |
|   | Crestline                      | County/CDH     | 8          | 1                         | 6                          | 3                                      | 0.8                     | 3.0   |                                       |                                     |
|   | Daggett                        | County/CDH     | 2          | 0                         | 4                          | 0                                      | 2.0                     | Minimal Impact                                  |                                       |                                     |
|   | Devore                         | County/CDH     | 2          | 0                         | 2                          | 0                                      | 1.0                     | Minimal Impact                                  |                                       |                                     |
|   | El Mirage                      | County/CDH     | 1          | 1                         | 6                          | 6                                      | 6.0                     | 6.0   |                                       |                                     |
|   | Fontana area                   | County/CDH     | 50         | 38                        | 161                        | 143                                    | 3.2                     | 3.8   | Y                                     | Y                                   |
|   | Fontana city <sup>1</sup>      | Fontana        | 112        | 82                        | 327                        | 295                                    | 2.9                     | 3.6   |                                       |                                     |

| APPENDIX A:<br>San Bernardino County NSP Target Area Summary by City or Community Names |                     |                |            |                        |                         |                                  |                      |                              |                                 |                                  |
|---|---------------------|----------------|------------|------------------------|-------------------------|----------------------------------|----------------------|------------------------------|---------------------------------|----------------------------------|
|   | City/Community Name | CDBG Recipient | # of CTBGs | # of CTBGs with TSS>=3 | Sum of TSS of all CTBGs | Sum of TSS of CTBGs with TSS >=3 | AVG TSS of All CTBGs | AVG TSS of CTBGs with TSS>=3 | CDH Eligible Targeted Community | Coordinate with Entitlement City |
| Fredalba  | County/CDH          | 3              | 3          | 9                      | 9                       | 3.0                              | 3.0                  |                              |                                 |                                  |
| Grand Terrace city  | County/CDH          | 17             | 2          | 17                     | 6                       | 1.0                              | 3.0                  |                              |                                 |                                  |
| Harvard   | County/CDH          | 1              | 0          | 2                      | 0                       | 2.0                              | Minimal Impact       |                              |                                 |                                  |
| <b>Hesperia area</b>  | <b>County/CDH</b>   | <b>7</b>       | <b>1</b>   | <b>8</b>               | <b>3</b>                | <b>1.1</b>                       | <b>3.0</b>           | <b>Y</b>                     | <b>Y</b>                        |                                  |
| Hesperia city <sup>1</sup>  | Hesperia            | 62             | 49         | 234                    | 223                     | 3.8                              | 4.6                  |                              |                                 |                                  |
| <b>Highland area</b>  | <b>County/CDH</b>   | <b>10</b>      | <b>6</b>   | <b>46</b>              | <b>41</b>               | <b>4.6</b>                       | <b>6.8</b>           | <b>Y</b>                     |                                 |                                  |
| <b>Highland city</b>  | <b>County/CDH</b>   | <b>43</b>      | <b>28</b>  | <b>165</b>             | <b>163</b>              | <b>3.8</b>                       | <b>5.8</b>           | <b>Y</b>                     | <b>Y</b>                        |                                  |
| <b>Joshua Tree</b>  | <b>County/CDH</b>   | <b>22</b>      | <b>21</b>  | <b>84</b>              | <b>82</b>               | <b>3.8</b>                       | <b>3.9</b>           | <b>Y</b>                     |                                 |                                  |
| Lake Arrowhead  | County/CDH          | 7              | 0          | 0                      | 0                       | 0.0                              | Minimal Impact       |                              |                                 |                                  |
| Loma Linda area (Bryn Mawr)   | County/CDH          | 7              | 0          | 6                      | 0                       | 0.9                              | Minimal Impact       |                              |                                 |                                  |
| Loma Linda city   | County/CDH          | 21             | 3          | 31                     | 13                      | 1.5                              | 4.3                  |                              |                                 |                                  |
| Lucerne Valley  | County/CDH          | 2              | 2          | 8                      | 8                       | 4.0                              | 4.0                  |                              |                                 |                                  |
| Mentone   | County/CDH          | 1              | 0          | 2                      | 0                       | 2.0                              | Minimal Impact       |                              |                                 |                                  |
| Montclair area  | County/CDH          | 7              | 3          | 16                     | 9                       | 2.3                              | 3.0                  |                              |                                 |                                  |
| Montclair city  | County/CDH          | 26             | 3          | 43                     | 9                       | 1.7                              | 3.0                  |                              |                                 |                                  |
| Morongo   | County/CDH          | 4              | 4          | 19                     | 19                      | 4.8                              | 4.8                  |                              |                                 |                                  |
| <b>Muscoy</b>   | <b>County/CDH</b>   | <b>2</b>       | <b>2</b>   | <b>10</b>              | <b>10</b>               | <b>5.0</b>                       | <b>5.0</b>           | <b>Y</b>                     | <b>Y</b>                        |                                  |
| Needles area  | County/CDH          | 4              | 3          | 14                     | 13                      | 3.5                              | 4.3                  |                              |                                 |                                  |
| Needles city  | County/CDH          | 11             | 9          | 49                     | 45                      | 4.5                              | 5.0                  |                              |                                 |                                  |
| Ontario city <sup>1</sup>   | Ontario             | 94             | 33         | 206                    | 131                     | 2.2                              | 4.0                  |                              |                                 |                                  |
| Phelan  | County/CDH          | 8              | 0          | 8                      | 0                       | 1.0                              | Minimal Impact       |                              |                                 |                                  |
| Pinion Hills  | County/CDH          | 3              | 0          | 5                      | 0                       | 1.7                              | Minimal Impact       |                              |                                 |                                  |
| Pioneer Town  | County/CDH          | 2              | 2          | 8                      | 8                       | 4.0                              | 4.0                  |                              |                                 |                                  |
| Rancho Cucamonga area   | County/CDH          | 4              | 0          | 0                      | 0                       | 0.0                              | Minimal Impact       |                              |                                 |                                  |
| Rancho Cucamonga city <sup>1</sup>  | Rancho Cucamonga    | 46             | 0          | 10                     | 0                       | 0.2                              | Minimal Impact       |                              |                                 |                                  |
| Redlands area (the Donut Hole)  | County/CDH          | 11             | 0          | 14                     | 0                       | 1.3                              | Minimal Impact       |                              |                                 |                                  |
| Redlands city   | County/CDH          | 68             | 12         | 72                     | 40                      | 1.1                              | 3.3                  |                              |                                 |                                  |
| <b>Rialto area</b>  | <b>County/CDH</b>   | <b>10</b>      | <b>9</b>   | <b>37</b>              | <b>35</b>               | <b>3.7</b>                       | <b>3.9</b>           | <b>Y</b>                     | <b>Y</b>                        |                                  |
| Rialto city <sup>1</sup>  | Rialto              | 62             | 50         | 246                    | 225                     | 4.0                              | 4.5                  |                              |                                 |                                  |
| <b>San Bernardino area (Del Rosa, etc.)</b>   | <b>County/CDH</b>   | <b>33</b>      | <b>29</b>  | <b>153</b>             | <b>147</b>              | <b>4.6</b>                       | <b>5.1</b>           | <b>Y</b>                     | <b>Y</b>                        |                                  |
| San Bernardino city <sup>1</sup>  | San Bernardino      | 204            | 182        | 1,052                  | 1,021                   | 5.2                              | 5.6                  |                              |                                 |                                  |
| Spring Valley Lake  | County/CDH          | 2              | 0          | 0                      | 0                       | 0.0                              | Minimal Impact       |                              |                                 |                                  |
| <b>29 Palms area</b>  | <b>County/CDH</b>   | <b>8</b>       | <b>4</b>   | <b>31</b>              | <b>23</b>               | <b>3.9</b>                       | <b>5.8</b>           | <b>Y</b>                     |                                 |                                  |

| APPENDIX A:<br>San Bernardino County NSP Target Area Summary by City or Community Names |                     |                   |              |                        |                         |                                  |                      |   |                                 |                                  |
|---|---------------------|-------------------|--------------|------------------------|-------------------------|----------------------------------|----------------------|---|---------------------------------|----------------------------------|
|   | City/Community Name | CDBG Recipient    | # of CTBGs   | # of CTBGs with TSS>=3 | Sum of TSS of all CTBGs | Sum of TSS of CTBGs with TSS >=3 | AVG TSS of All CTBGs | AVG TSS of CTBGs with TSS>=3                    | CDH Eligible Targeted Community | Coordinate with Entitlement City |
| <b>29 Palms city</b>  |                     | <b>County/CDH</b> | <b>17</b>    | <b>15</b>              | <b>83</b>               | <b>79</b>                        | <b>4.9</b>           | <b>5.3</b>                                      | <b>Y</b>                        |                                  |
| Upland area   |                     | County/CDH        | 4            | 0                      | 1                       | 0                                | 0.3                  | Minimal Impact                                  |                                 |                                  |
| Upland city <sup>1</sup>  |                     | Upland            | 50           | 0                      | 37                      | 0                                | 0.7                  | Minimal Impact<br>Note: did not receive funding |                                 |                                  |
| <b>Victorville area</b>   |                     | <b>County/CDH</b> | <b>10</b>    | <b>3</b>               | <b>19</b>               | <b>12</b>                        | <b>1.9</b>           | <b>4.0</b>                                      | <b>Y</b>                        | <b>Y</b>                         |
| Victorville city <sup>1</sup>   |                     | Victorville       | 40           | 21                     | 136                     | 116                              | 3.4                  | 5.5   |                                 |                                  |
| Yucaipa area  |                     | County/CDH        | 1            | 0                      | 0                       | 0                                | 0.0                  | Minimal Impact                                  |                                 |                                  |
| Yucaipa city  |                     | County/CDH        | 39           | 5                      | 45                      | 15                               | 1.2                  | 3.0   |                                 |                                  |
| <b>Yucca Valley town</b>  |                     | <b>County/CDH</b> | <b>22</b>    | <b>20</b>              | <b>81</b>               | <b>77</b>                        | <b>3.7</b>           | <b>3.9</b>                                      | <b>Y</b>                        |                                  |
| <b>Total</b>  |                     |                   | <b>1,653</b> | <b>853</b>             | <b>4,758</b>            | <b>4,032</b>                     | <b>2.9</b>           | <b>4.7</b>                                      |                                 |                                  |

**Notes:**

All participating cities with 5% or more of housing stock affected are included

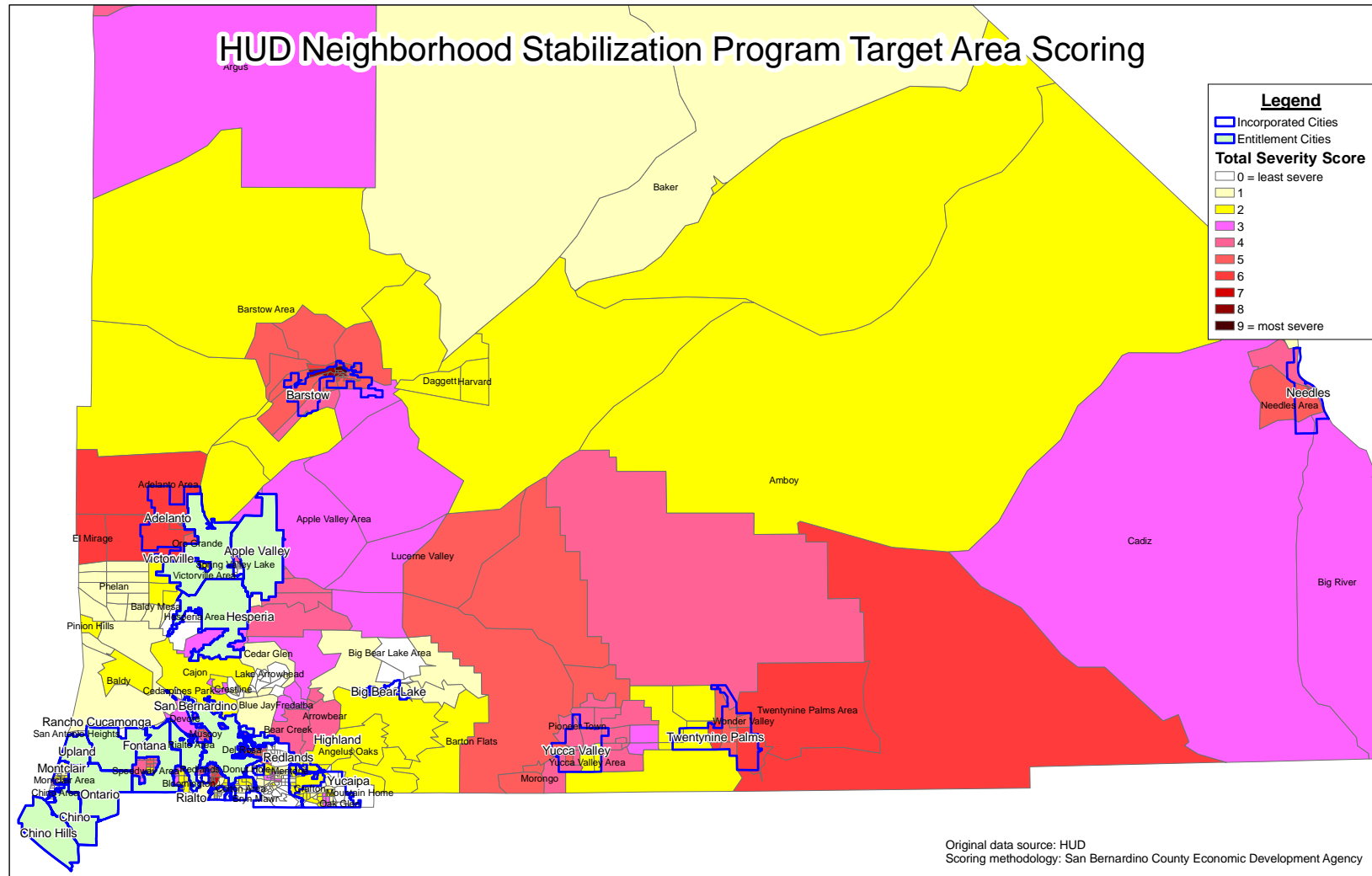
<sup>1</sup>Entitlement Jurisdiction – Cities highlighted in blue will receive a direct allocation of NSP funds from HUD. Cities highlighted in green will not receive funding from HUD and must apply through the State Department of Housing and Community Development

Abbreviations used in chart:

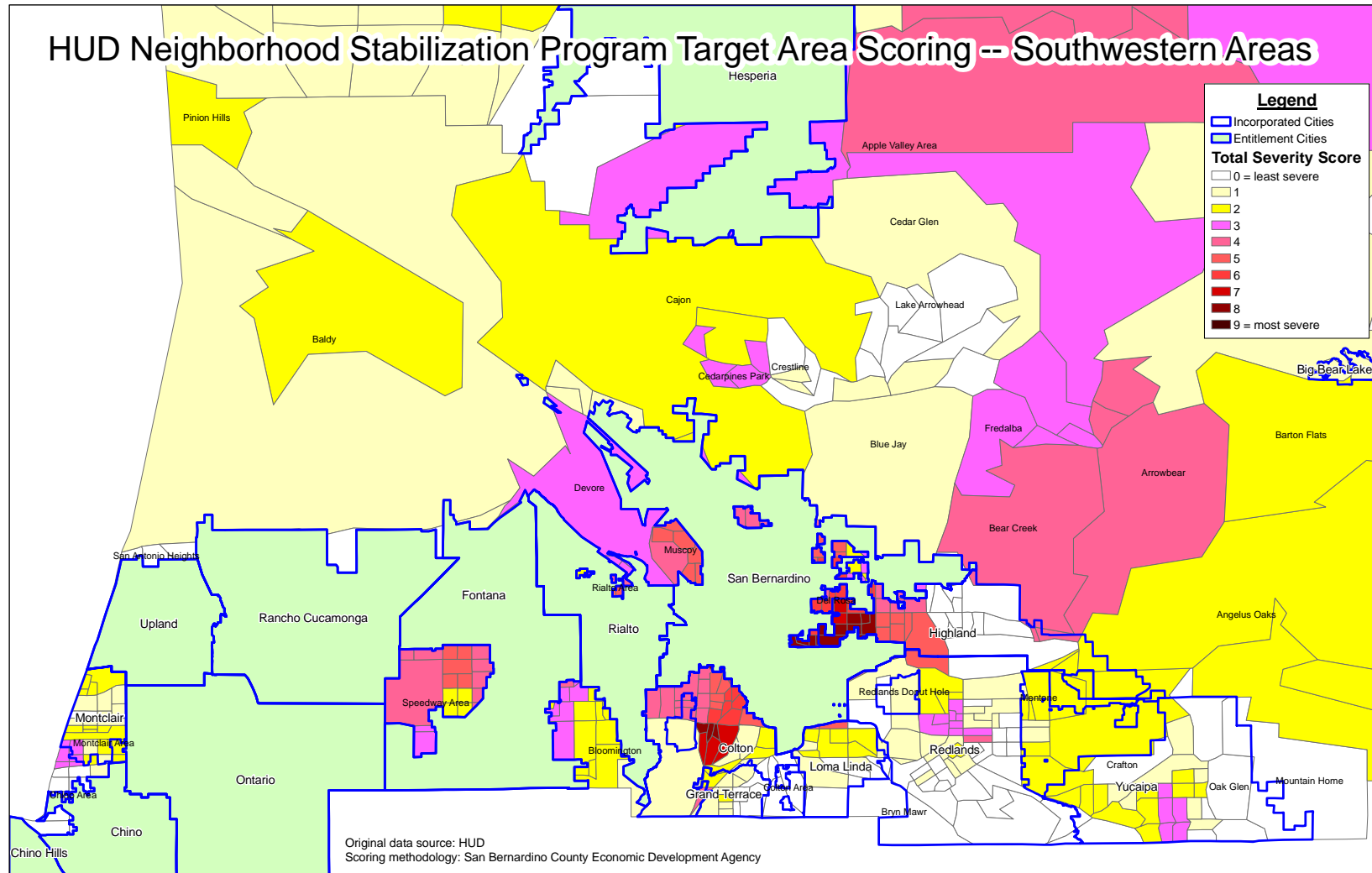
TSS = Total Severity Score (refer to Section A: Areas of Greatest Need)

CTBG = Census Tract Block Group

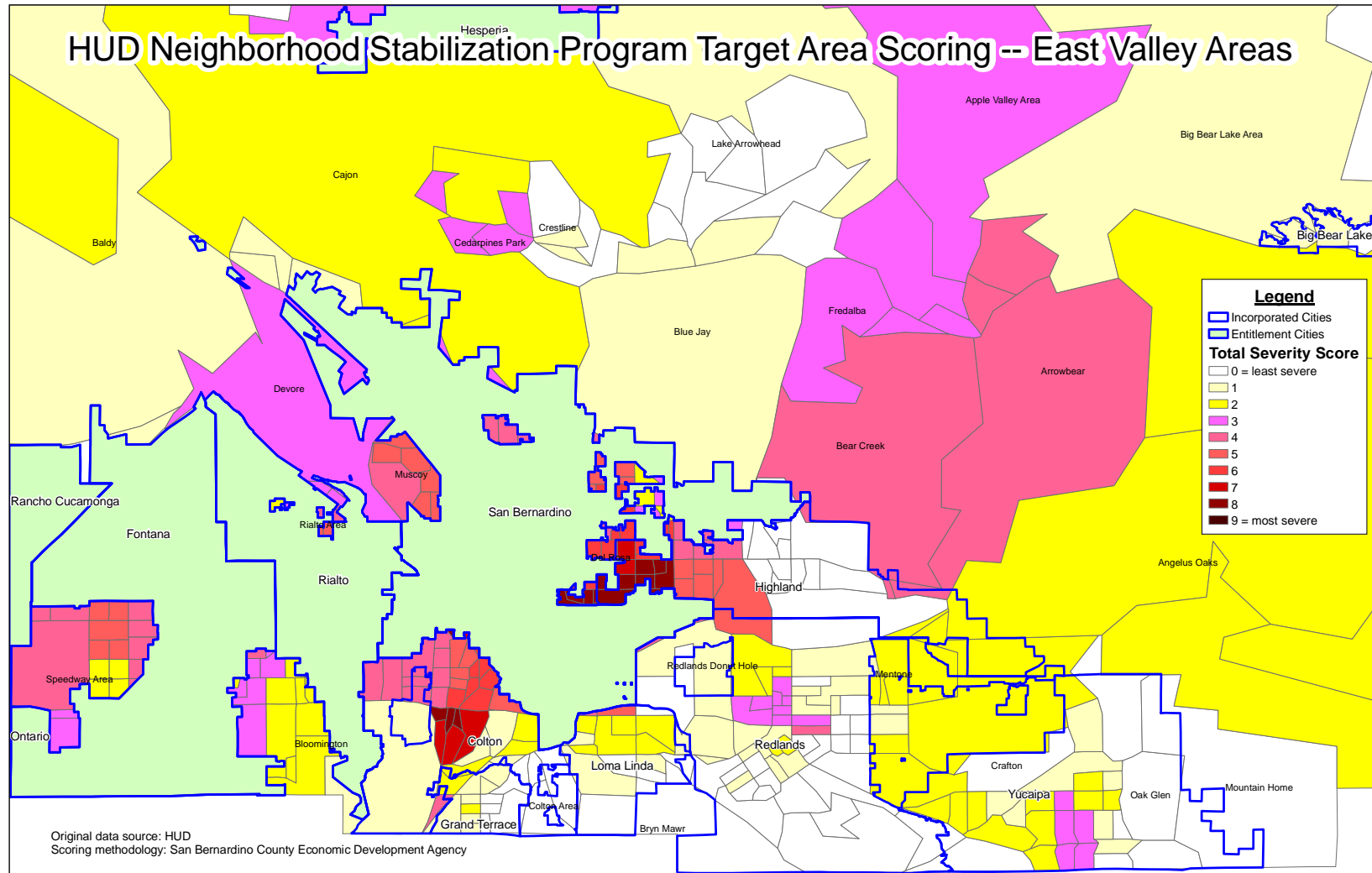
AVG = Average



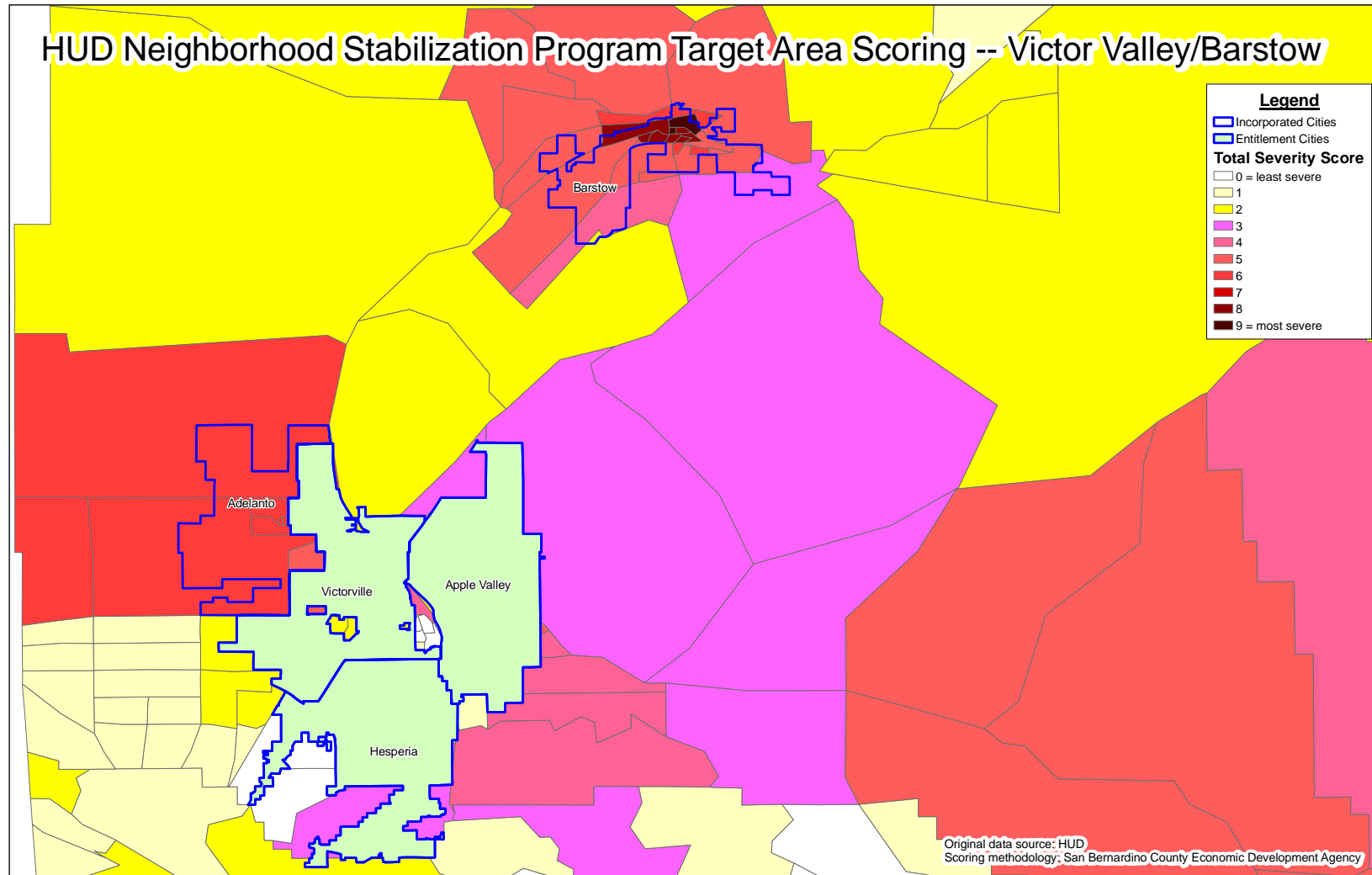
## APPENDIX B - TSS SCORING COUNTYWIDE



## APPENDIX C - TSS SCORING - SOUTHWESTERN AREAS DETAIL



APPENDIX D - TSS SCORING - EAST VALLEY DETAIL



APPENDIX E -TSS SCORING - VICTOR VALLEY/BARSTOW DETAIL



COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710091.041   | Adelanto area      | R           | YES                              | 10                 | 71.1%             | 241               | 339           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.047   | Adelanto area      | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 5.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710091.048   | Adelanto area      | R           | YES                              | 10                 | 94.0%             | 804               | 855           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.047   | Adelanto area      | U           | YES                              | 10                 | 77.5%             | 457               | 590           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.041   | Adelanto city      | R           | YES                              | 10                 | 78.6%             | 44                | 56            | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.042   | Adelanto city      | R           | YES                              | 10                 | 52.2%             | 24                | 46            | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.045   | Adelanto city      | R           | YES                              | 10                 | 51.2%             | 42                | 82            | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.047   | Adelanto city      | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 5.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710091.048   | Adelanto city      | R           | YES                              | 10                 | 74.5%             | 321               | 431           | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.042   | Adelanto city      | U           | YES                              | 10                 | 91.7%             | 2,967             | 3,237         | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.043   | Adelanto city      | U           | YES                              | 10                 | 98.9%             | 374               | 378           | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.044   | Adelanto city      | U           | YES                              | 10                 | 91.7%             | 396               | 432           | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.045   | Adelanto city      | U           | YES                              | 10                 | 96.9%             | 1,504             | 1,552         | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710091.048   | Adelanto city      | U           | YES                              | 10                 | 68.8%             | 8,188             | 11,893        | -22.9%                        | 12.3%                                      | 43.6%                        | 11.9%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710104.029   | Amboy              | R           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 44.4%                        | 11.1%                      | 1.6%                | 2                      | 1        | 0         | 1                | 4     |
| 060710104.029   | Amboy              | U           | NO                               | 9                  | 24.0%             | 1,405             | 5,849         | -22.9%                        | 7.8%                                       | 44.4%                        | 11.1%                      | 1.6%                | 2                      | 1        | 0         | 1                | 4     |
| 060710104.093   | Amboy              | R           | YES                              | 10                 | 52.5%             | 21                | 40            | -22.9%                        | 7.8%                                       | 44.3%                        | 11.1%                      | 9.1%                | 3                      | 1        | 1         | 1                | 6     |
| 060710097.081   | Apple Valley Area  | R           | YES                              | 10                 | 73.8%             | 375               | 508           | -22.9%                        | 7.8%                                       | 31.3%                        | 9.1%                       | 11.1%               | 3                      |          | 1         |                  | 4     |
| 060710097.082   | Apple Valley Area  | R           | YES                              | 10                 | 63.7%             | 529               | 831           | -22.9%                        | 7.8%                                       | 31.3%                        | 9.1%                       | 11.1%               | 3                      |          | 1         |                  | 4     |
| 060710097.083   | Apple Valley Area  | R           | YES                              | 10                 | 70.5%             | 741               | 1,051         | -22.9%                        | 7.8%                                       | 31.3%                        | 9.1%                       | 11.1%               | 3                      |          | 1         |                  | 4     |
| 060710097.081   | Apple Valley Area  | U           | NO                               | 10                 | 47.7%             | 103               | 216           | -22.9%                        | 7.8%                                       | 31.3%                        | 9.1%                       | 11.1%               | 3                      |          | 0         |                  | 3     |
| 060710097.082   | Apple Valley Area  | U           | YES                              | 10                 | 60.9%             | 480               | 788           | -22.9%                        | 7.8%                                       | 31.3%                        | 9.1%                       | 11.1%               | 3                      |          | 1         |                  | 4     |
| 060710097.083   | Apple Valley Area  | U           | YES                              | 10                 | 100.0%            | 39                | 39            | -22.9%                        | 7.8%                                       | 31.3%                        | 9.1%                       | 11.1%               | 3                      |          | 1         |                  | 4     |
| 060710097.124   | Apple Valley Area  | R           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 44.0%                        | 11.1%                      | 3.8%                | 2                      | 1        | 0         | 1                | 4     |
| 060710097.122   | Apple Valley Area  | U           | YES                              | 9                  | 100.0%            | 133               | 133           | -22.9%                        | 7.8%                                       | 44.0%                        | 11.1%                      | 3.8%                | 2                      | 1        | 1         | 1                | 5     |
| 060710100.133   | Apple Valley Area  | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.3%                        | 11.0%                      | 7.3%                | 3                      | 1        | 0         | 1                | 5     |
| 060710100.136   | Apple Valley Area  | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.3%                        | 11.0%                      | 7.3%                | 3                      | 1        | 0         | 1                | 5     |
| 060710100.243   | Apple Valley Area  | R           | YES                              | 9                  | 72.3%             | 86                | 119           | -22.9%                        | 7.8%                                       | 35.7%                        | 9.8%                       | 2.3%                | 2                      |          | 1         |                  | 3     |
| 060710121.002   | Apple Valley Area  | R           | YES                              | 9                  | 61.9%             | 112               | 181           | -22.9%                        | 7.8%                                       | 32.7%                        | 9.3%                       | 2.7%                | 2                      |          | 1         |                  | 3     |
| 060710121.003   | Apple Valley Area  | R           | YES                              | 9                  | 88.6%             | 148               | 167           | -22.9%                        | 7.8%                                       | 32.7%                        | 9.3%                       | 2.7%                | 2                      |          | 1         |                  | 3     |
| 060710121.005   | Apple Valley Area  | R           | YES                              | 9                  | 59.1%             | 923               | 1,563         | -22.9%                        | 7.8%                                       | 32.7%                        | 9.3%                       | 2.7%                | 2                      |          | 1         |                  | 3     |
| 060710121.005   | Apple Valley Area  | U           | YES                              | 9                  | 68.2%             | 161               | 236           | -22.9%                        | 7.8%                                       | 32.7%                        | 9.3%                       | 2.7%                | 2                      |          | 1         |                  | 3     |
| 060710111.002   | Apple Valley Area  | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710089.011   | Argus              | R           | YES                              | 8                  | 70.1%             | 1,298             | 1,852         | -22.9%                        | 7.8%                                       | 49.5%                        | 12.0%                      | 0.9%                | 1                      | 1        | 1         | 1                | 4     |
| 060710089.012   | Argus              | R           | NO                               | 8                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 49.5%                        | 12.0%                      | 0.9%                | 1                      | 1        | 0         | 1                | 3     |
| 060710089.011   | Argus              | R           | YES                              | 8                  | 54.2%             | 32                | 59            | -22.9%                        | 7.8%                                       | 49.5%                        | 12.0%                      | 0.9%                | 1                      | 1        | 1         | 1                | 4     |
| 060710089.012   | Argus              | R           | YES                              | 8                  | 88.4%             | 297               | 336           | -22.9%                        | 7.8%                                       | 49.5%                        | 12.0%                      | 0.9%                | 1                      | 1        | 1         | 1                | 4     |
| 060710111.003   | Arrowbear          | R           | NO                               | 10                 | 0.0%              | 0                 | 18            | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710111.006   | Arrowbear          | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |



COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710111.007   | Arrowbear          | R           | YES                              | 10                 | 100.0%            | 23                | 23            | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710111.008   | Arrowbear          | R           | YES                              | 10                 | 100.0%            | 20                | 20            | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710111.003   | Arrowbear          | U           | NO                               | 10                 | 42.6%             | 316               | 741           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710111.006   | Arrowbear          | U           | NO                               | 10                 | 45.4%             | 707               | 1,558         | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710111.007   | Arrowbear          | U           | YES                              | 10                 | 55.5%             | 152               | 274           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710111.008   | Arrowbear          | U           | YES                              | 10                 | 67.5%             | 235               | 348           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710111.001   | Arrowbear          | R           | YES                              | 10                 | 61.4%             | 254               | 414           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710111.003   | Arrowbear          | R           | NO                               | 10                 | 18.7%             | 32                | 171           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710111.007   | Arrowbear          | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710111.008   | Arrowbear          | R           | YES                              | 10                 | 95.5%             | 84                | 88            | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710094.003   | Barstow Area       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 0         | 2                | 8     |
| 060710094.003   | Barstow Area       | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 0         | 2                | 8     |
| 060710118.002   | Barstow Area       | R           | YES                              | 9                  | 73.1%             | 256               | 350           | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710118.003   | Barstow Area       | R           | YES                              | 9                  | 81.3%             | 39                | 48            | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710118.002   | Barstow Area       | U           | YES                              | 9                  | 81.7%             | 737               | 902           | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710118.003   | Barstow Area       | U           | YES                              | 9                  | 80.0%             | 1,460             | 1,826         | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710093.001   | Barstow Area       | R           | YES                              | 10                 | 64.9%             | 262               | 404           | -22.9%                        | 7.8%                                       | 41.8%                        | 10.7%                      | 12.1%               | 3                      | 1        | 1         | 1                | 6     |
| 060710093.001   | Barstow Area       | U           | YES                              | 10                 | 76.2%             | 619               | 812           | -22.9%                        | 7.8%                                       | 41.8%                        | 10.7%                      | 12.1%               | 3                      | 1        | 1         | 1                | 6     |
| 060710094.003   | Barstow Area       | R           | YES                              | 10                 | 100.0%            | 6                 | 6             | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 1         | 2                | 9     |
| 060710094.001   | Barstow Area       | U           | YES                              | 10                 | 100.0%            | 12                | 12            | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 1         | 2                | 9     |
| 060710094.003   | Barstow Area       | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 0         | 2                | 8     |
| 060710118.001   | Barstow Area       | R           | YES                              | 9                  | 100.0%            | 20                | 20            | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710118.002   | Barstow Area       | R           | NO                               | 9                  | 50.6%             | 44                | 87            | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.003   | Barstow Area       | R           | YES                              | 9                  | 66.3%             | 181               | 273           | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710118.004   | Barstow Area       | R           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.001   | Barstow Area       | U           | NO                               | 9                  | 38.5%             | 727               | 1,889         | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.003   | Barstow Area       | U           | YES                              | 9                  | 78.5%             | 347               | 442           | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710119.001   | Barstow Area       | R           | YES                              | 10                 | 77.2%             | 828               | 1,072         | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 1         | 1                | 5     |
| 060710119.002   | Barstow Area       | R           | YES                              | 10                 | 73.3%             | 549               | 749           | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 1         | 1                | 5     |
| 060710119.003   | Barstow Area       | R           | YES                              | 10                 | 62.1%             | 187               | 301           | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 1         | 1                | 5     |
| 060710119.004   | Barstow Area       | R           | YES                              | 10                 | 52.7%             | 434               | 824           | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 1         | 1                | 5     |
| 060710119.003   | Barstow Area       | U           | YES                              | 10                 | 51.7%             | 229               | 443           | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 1         | 1                | 5     |
| 060710119.004   | Barstow Area       | U           | NO                               | 10                 | 39.0%             | 55                | 141           | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 0         | 1                | 4     |
| 060710120.004   | Barstow Area       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.006   | Barstow Area       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.001   | Barstow Area       | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.004   | Barstow Area       | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710121.001   | Barstow Area       | R           | YES                              | 9                  | 67.8%             | 324               | 478           | -22.9%                        | 7.8%                                       | 32.7%                        | 9.3%                       | 2.7%                | 2                      |          | 1         |                  | 3     |
| 060710104.053   | Barstow Area       | R           | YES                              | 9                  | 77.1%             | 492               | 638           | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |

COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710093.001   | Barstow city       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.8%                        | 10.7%                      | 12.1%               | 3                      | 1        | 0         | 1                | 5     |
| 060710093.001   | Barstow city       | U           | YES                              | 10                 | 71.1%             | 101               | 142           | -22.9%                        | 7.8%                                       | 41.8%                        | 10.7%                      | 12.1%               | 3                      | 1        | 1         | 1                | 6     |
| 060710094.003   | Barstow city       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 0         | 2                | 8     |
| 060710094.001   | Barstow city       | U           | YES                              | 10                 | 85.4%             | 838               | 981           | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 1         | 2                | 9     |
| 060710094.002   | Barstow city       | U           | YES                              | 10                 | 99.3%             | 577               | 581           | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 1         | 2                | 9     |
| 060710094.003   | Barstow city       | U           | YES                              | 10                 | 89.2%             | 1,227             | 1,375         | -22.9%                        | 7.8%                                       | 61.2%                        | 13.8%                      | 20.3%               | 3                      | 3        | 1         | 2                | 9     |
| 060710095.001   | Barstow city       | U           | YES                              | 10                 | 67.2%             | 763               | 1,135         | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710095.002   | Barstow city       | U           | YES                              | 10                 | 61.6%             | 688               | 1,116         | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710095.003   | Barstow city       | U           | YES                              | 10                 | 70.5%             | 865               | 1,227         | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710095.004   | Barstow city       | U           | YES                              | 10                 | 77.5%             | 1,416             | 1,827         | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710095.005   | Barstow city       | U           | YES                              | 10                 | 70.6%             | 693               | 981           | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710095.006   | Barstow city       | U           | YES                              | 10                 | 88.9%             | 474               | 533           | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710118.001   | Barstow city       | R           | NO                               | 9                  | 0.0%              | 0                 | 12            | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.002   | Barstow city       | R           | NO                               | 9                  | 0.0%              | 0                 | 13            | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.003   | Barstow city       | R           | NO                               | 9                  | 43.1%             | 59                | 137           | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.004   | Barstow city       | R           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.001   | Barstow city       | U           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.002   | Barstow city       | U           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710118.003   | Barstow city       | U           | YES                              | 9                  | 69.5%             | 274               | 394           | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.4%                | 2                      | 1        | 1         | 1                | 5     |
| 060710119.002   | Barstow city       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 0         | 1                | 4     |
| 060710119.004   | Barstow city       | R           | YES                              | 10                 | 74.0%             | 74                | 100           | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 1         | 1                | 5     |
| 060710119.004   | Barstow city       | U           | NO                               | 10                 | 21.4%             | 3                 | 14            | -22.9%                        | 7.8%                                       | 38.7%                        | 10.2%                      | 6.6%                | 3                      |          | 0         | 1                | 4     |
| 060710120.003   | Barstow city       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.004   | Barstow city       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.006   | Barstow city       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.001   | Barstow city       | U           | YES                              | 10                 | 58.7%             | 843               | 1,437         | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710120.002   | Barstow city       | U           | YES                              | 10                 | 69.1%             | 1,935             | 2,802         | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710120.004   | Barstow city       | U           | YES                              | 10                 | 66.3%             | 2,228             | 3,361         | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710120.005   | Barstow city       | U           | YES                              | 10                 | 77.4%             | 926               | 1,197         | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710120.006   | Barstow city       | U           | NO                               | 10                 | 25.5%             | 414               | 1,623         | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.003   | Barstow city       | R           | NO                               | 10                 | 7.8%              | 4                 | 51            | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710120.003   | Barstow city       | U           | YES                              | 10                 | 77.2%             | 941               | 1,219         | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 6.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710104.051   | Barton Flats       | R           | YES                              | 9                  | 69.3%             | 1,280             | 1,846         | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710111.009   | Bear Creek         | R           | YES                              | 10                 | 100.0%            | 35                | 35            | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710111.009   | Bear Creek         | U           | YES                              | 10                 | 55.7%             | 113               | 203           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 1         |                  | 4     |
| 060710111.009   | Bear Creek         | R           | NO                               | 10                 | 23.2%             | 65                | 280           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710121.007   | Big Bear Lake Area | R           | YES                              | 9                  | 71.9%             | 2,157             | 3,002         | -22.9%                        | 7.8%                                       | 32.7%                        | 9.3%                       | 2.7%                | 2                      |          | 1         |                  | 3     |
| 060710115.005   | Big Bear Lake city | R           | YES                              | 9                  | 100.0%            | 13                | 13            | -22.9%                        | 7.8%                                       | 26.3%                        | 8.3%                       | 6.6%                | 2                      |          | 1         |                  | 3     |
| 060710115.005   | Big Bear Lake city | U           | YES                              | 9                  | 66.7%             | 20                | 30            | -22.9%                        | 7.8%                                       | 26.3%                        | 8.3%                       | 6.6%                | 2                      |          | 1         |                  | 3     |



COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060719401.001   | Big River          | R           | YES                              | 10                 | 83.4%             | 1,099             | 1,318         | -22.9%                        | 7.8%                                       | 21.4%                        | 7.5%                       | 22.2%               | 3                      |          | 1         |                  | 4     |
| 060719401.001   | Big River          | R           | YES                              | 10                 | 87.4%             | 180               | 206           | -22.9%                        | 7.8%                                       | 21.4%                        | 7.5%                       | 22.2%               | 3                      |          | 1         |                  | 4     |
| 060710105.002   | Big River          | R           | YES                              | 9                  | 73.8%             | 481               | 652           | -22.9%                        | 7.8%                                       | 20.0%                        | 7.2%                       | 13.0%               | 2                      |          | 1         |                  | 3     |
| 060719401.001   | Big River          | R           | YES                              | 10                 | 100.0%            | 8                 | 8             | -22.9%                        | 7.8%                                       | 21.4%                        | 7.5%                       | 22.2%               | 3                      |          | 1         |                  | 4     |
| 060710026.015   | Bloomington        | R           | YES                              | 9                  | 100.0%            | 45                | 45            | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |
| 060710026.015   | Bloomington        | U           | YES                              | 9                  | 65.1%             | 315               | 484           | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |
| 060710033.008   | Bloomington        | U           | YES                              | 8                  | 82.2%             | 1,008             | 1,227         | -22.9%                        | 7.8%                                       | 39.4%                        | 10.3%                      | 0.8%                | 1                      |          | 1         | 1                | 3     |
| 060710034.032   | Bloomington        | U           | YES                              | 7                  | 78.1%             | 650               | 832           | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 0.4%                | 0                      | 1        | 1         | 1                | 3     |
| 060710026.015   | Bloomington        | U           | YES                              | 9                  | 78.3%             | 390               | 498           | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |
| 060710033.008   | Bloomington        | U           | YES                              | 8                  | 67.1%             | 428               | 638           | -22.9%                        | 7.8%                                       | 39.4%                        | 10.3%                      | 0.8%                | 1                      |          | 1         | 1                | 3     |
| 060710105.001   | Cadiz              | R           | YES                              | 9                  | 58.8%             | 20                | 34            | -22.9%                        | 7.8%                                       | 20.0%                        | 7.2%                       | 13.0%               | 2                      |          | 1         |                  | 3     |
| 060710108.022   | Cajon              | R           | YES                              | 9                  | 63.1%             | 142               | 225           | -22.9%                        | 7.8%                                       | 36.3%                        | 9.8%                       | 3.6%                | 2                      |          | 1         |                  | 3     |
| 060710108.022   | Cajon              | U           | YES                              | 9                  | 100.0%            | 28                | 28            | -22.9%                        | 7.8%                                       | 36.3%                        | 9.8%                       | 3.6%                | 2                      |          | 1         |                  | 3     |
| 060710108.023   | Cajon              | U           | YES                              | 9                  | 74.4%             | 461               | 620           | -22.9%                        | 7.8%                                       | 36.3%                        | 9.8%                       | 3.6%                | 2                      |          | 1         |                  | 3     |
| 060710108.025   | Cedarpines Park    | U           | YES                              | 9                  | 52.7%             | 261               | 495           | -22.9%                        | 7.8%                                       | 36.3%                        | 9.8%                       | 3.6%                | 2                      |          | 1         |                  | 3     |
| 060710108.026   | Cedarpines Park    | U           | YES                              | 9                  | 69.1%             | 1,022             | 1,478         | -22.9%                        | 7.8%                                       | 36.3%                        | 9.8%                       | 3.6%                | 2                      |          | 1         |                  | 3     |
| 060710003.034   | Chino Area         | U           | YES                              | 9                  | 82.5%             | 639               | 775           | -22.9%                        | 7.8%                                       | 32.5%                        | 9.3%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710003.035   | Chino Area         | U           | YES                              | 9                  | 74.6%             | 1,115             | 1,494         | -22.9%                        | 7.8%                                       | 32.5%                        | 9.3%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710066.005   | Colton area        | U           | YES                              | 8                  | 80.2%             | 698               | 870           | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.006   | Colton area        | U           | YES                              | 8                  | 60.8%             | 395               | 650           | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.007   | Colton area        | U           | YES                              | 8                  | 63.7%             | 121               | 190           | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710071.073   | Colton area        | U           | YES                              | 9                  | 100.0%            | 47                | 47            | -22.9%                        | 8.5%                                       | 35.8%                        | 10.0%                      | 2.2%                | 2                      |          | 1         | 1                | 4     |
| 060710036.017   | Colton city        | U           | YES                              | 8                  | 74.4%             | 3,017             | 4,053         | -22.9%                        | 8.5%                                       | 41.9%                        | 11.0%                      | 1.4%                | 1                      | 1        | 1         | 1                | 4     |
| 060710036.018   | Colton city        | U           | YES                              | 8                  | 64.6%             | 1,078             | 1,669         | -22.9%                        | 8.5%                                       | 41.9%                        | 11.0%                      | 1.4%                | 1                      | 1        | 1         | 1                | 4     |
| 060710049.004   | Colton city        | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 51.7%                        | 12.3%                      | 4.7%                | 3                      | 2        | 0         | 2                | 7     |
| 060710060.009   | Colton city        | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 46.5%                        | 11.5%                      | 5.6%                | 3                      | 1        | 0         | 1                | 5     |
| 060710060.009   | Colton city        | U           | YES                              | 10                 | 69.9%             | 637               | 911           | -22.9%                        | 8.5%                                       | 46.5%                        | 11.8%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710066.001   | Colton city        | U           | YES                              | 8                  | 72.2%             | 1,480             | 2,051         | -22.9%                        | 8.5%                                       | 41.4%                        | 10.9%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.002   | Colton city        | U           | YES                              | 8                  | 61.6%             | 825               | 1,340         | -22.9%                        | 8.5%                                       | 41.4%                        | 10.9%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.003   | Colton city        | U           | YES                              | 8                  | 64.6%             | 922               | 1,428         | -22.9%                        | 8.5%                                       | 41.4%                        | 10.9%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.004   | Colton city        | U           | YES                              | 8                  | 81.9%             | 984               | 1,201         | -22.9%                        | 8.5%                                       | 41.4%                        | 10.9%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.005   | Colton city        | U           | YES                              | 8                  | 80.3%             | 196               | 244           | -22.9%                        | 8.5%                                       | 41.4%                        | 10.9%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.006   | Colton city        | U           | YES                              | 8                  | 100.0%            | 13                | 13            | -22.9%                        | 8.5%                                       | 41.4%                        | 10.9%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710066.007   | Colton city        | U           | YES                              | 8                  | 65.7%             | 2,996             | 4,559         | -22.9%                        | 8.5%                                       | 41.4%                        | 10.9%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710067.001   | Colton city        | U           | YES                              | 9                  | 87.2%             | 1,175             | 1,348         | -22.9%                        | 8.5%                                       | 44.4%                        | 11.4%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710067.002   | Colton city        | U           | YES                              | 9                  | 71.8%             | 769               | 1,071         | -22.9%                        | 8.5%                                       | 44.4%                        | 11.4%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710067.003   | Colton city        | U           | YES                              | 9                  | 74.2%             | 639               | 861           | -22.9%                        | 8.5%                                       | 44.4%                        | 11.4%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710067.004   | Colton city        | U           | YES                              | 9                  | 86.1%             | 676               | 785           | -22.9%                        | 8.5%                                       | 44.4%                        | 11.4%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710068.001   | Colton city        | U           | YES                              | 10                 | 83.8%             | 717               | 856           | -22.9%                        | 8.5%                                       | 46.0%                        | 11.7%                      | 6.5%                | 3                      | 1        | 1         | 1                | 6     |

COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710069.002   | Colton city        | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.1%                | 3                      | 2        | 0         | 2                | 7     |
| 060710069.005   | Colton city        | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.1%                | 3                      | 2        | 0         | 2                | 7     |
| 060710069.009   | Colton city        | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 51.1%                        | 12.2%                      | 5.1%                | 3                      | 2        | 0         | 2                | 7     |
| 060710069.001   | Colton city        | U           | YES                              | 10                 | 82.9%             | 421               | 508           | -22.9%                        | 8.5%                                       | 51.1%                        | 12.5%                      | 5.1%                | 3                      | 2        | 1         | 2                | 8     |
| 060710069.002   | Colton city        | U           | YES                              | 10                 | 86.4%             | 363               | 420           | -22.9%                        | 8.5%                                       | 51.1%                        | 12.5%                      | 5.1%                | 3                      | 2        | 1         | 2                | 8     |
| 060710069.003   | Colton city        | U           | YES                              | 10                 | 87.3%             | 411               | 471           | -22.9%                        | 8.5%                                       | 51.1%                        | 12.5%                      | 5.1%                | 3                      | 2        | 1         | 2                | 8     |
| 060710069.004   | Colton city        | U           | YES                              | 10                 | 86.2%             | 486               | 564           | -22.9%                        | 8.5%                                       | 51.1%                        | 12.5%                      | 5.1%                | 3                      | 2        | 1         | 2                | 8     |
| 060710069.005   | Colton city        | U           | YES                              | 10                 | 79.5%             | 447               | 562           | -22.9%                        | 8.5%                                       | 51.1%                        | 12.5%                      | 5.1%                | 3                      | 2        | 1         | 2                | 8     |
| 060710069.009   | Colton city        | U           | YES                              | 10                 | 85.4%             | 373               | 437           | -22.9%                        | 8.5%                                       | 51.1%                        | 12.5%                      | 5.1%                | 3                      | 2        | 1         | 2                | 8     |
| 060710070.001   | Colton city        | U           | YES                              | 10                 | 88.3%             | 897               | 1,016         | -22.9%                        | 8.5%                                       | 45.8%                        | 11.6%                      | 3.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710070.002   | Colton city        | U           | YES                              | 10                 | 79.7%             | 1,713             | 2,149         | -22.9%                        | 8.5%                                       | 45.8%                        | 11.6%                      | 3.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710070.003   | Colton city        | U           | YES                              | 10                 | 84.0%             | 2,108             | 2,510         | -22.9%                        | 8.5%                                       | 45.8%                        | 11.6%                      | 3.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710070.004   | Colton city        | U           | YES                              | 10                 | 79.0%             | 523               | 662           | -22.9%                        | 8.5%                                       | 45.8%                        | 11.6%                      | 3.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710070.005   | Colton city        | U           | YES                              | 10                 | 92.4%             | 751               | 813           | -22.9%                        | 8.5%                                       | 45.8%                        | 11.6%                      | 3.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710071.071   | Colton city        | U           | YES                              | 9                  | 89.0%             | 1,577             | 1,772         | -22.9%                        | 8.5%                                       | 35.8%                        | 10.0%                      | 2.2%                | 2                      |          | 1         | 1                | 4     |
| 060710071.073   | Colton city        | U           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 8.5%                                       | 35.8%                        | 10.0%                      | 2.2%                | 2                      |          | 0         | 1                | 3     |
| 060710108.024   | Crestline          | U           | YES                              | 9                  | 52.1%             | 316               | 606           | -22.9%                        | 7.8%                                       | 36.3%                        | 9.8%                       | 3.6%                | 2                      |          | 1         |                  | 3     |
| 060710091.046   | El Mirage          | R           | YES                              | 10                 | 77.9%             | 215               | 276           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 5.6%                | 3                      | 1        | 1         | 1                | 6     |
| 060710034.031   | Fontana area       | U           | YES                              | 7                  | 64.9%             | 120               | 185           | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 0.4%                | 0                      | 1        | 1         | 1                | 3     |
| 060710034.033   | Fontana area       | U           | YES                              | 7                  | 77.5%             | 784               | 1,011         | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 0.4%                | 0                      | 1        | 1         | 1                | 3     |
| 060710027.021   | Fontana area       | R           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 0         | 1                | 3     |
| 060710022.043   | Fontana area       | R           | YES                              | 8                  | 100.0%            | 37                | 37            | -22.9%                        | 7.8%                                       | 40.3%                        | 10.5%                      | 0.8%                | 1                      | 1        | 1         | 1                | 4     |
| 060710022.044   | Fontana area       | R           | NO                               | 8                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 40.3%                        | 10.5%                      | 0.8%                | 1                      | 1        | 0         | 1                | 3     |
| 060710022.041   | Fontana area       | U           | YES                              | 8                  | 77.6%             | 1,310             | 1,688         | -22.9%                        | 7.8%                                       | 40.3%                        | 10.5%                      | 0.8%                | 1                      | 1        | 1         | 1                | 4     |
| 060710022.042   | Fontana area       | U           | YES                              | 8                  | 73.2%             | 1,743             | 2,382         | -22.9%                        | 7.8%                                       | 40.3%                        | 10.5%                      | 0.8%                | 1                      | 1        | 1         | 1                | 4     |
| 060710022.043   | Fontana area       | U           | YES                              | 8                  | 81.2%             | 724               | 892           | -22.9%                        | 7.8%                                       | 40.3%                        | 10.5%                      | 0.8%                | 1                      | 1        | 1         | 1                | 4     |
| 060710022.044   | Fontana area       | U           | YES                              | 8                  | 100.0%            | 71                | 71            | -22.9%                        | 7.8%                                       | 40.3%                        | 10.5%                      | 0.8%                | 1                      | 1        | 1         | 1                | 4     |
| 060710024.011   | Fontana area       | U           | YES                              | 9                  | 87.8%             | 1,213             | 1,382         | -22.9%                        | 7.8%                                       | 40.9%                        | 10.6%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710024.012   | Fontana area       | U           | YES                              | 9                  | 84.3%             | 980               | 1,162         | -22.9%                        | 7.8%                                       | 40.9%                        | 10.6%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710024.013   | Fontana Area       | U           | YES                              | 9                  | 85.5%             | 1,100             | 1,286         | -22.9%                        | 7.8%                                       | 40.9%                        | 10.6%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710024.014   | Fontana Area       | U           | YES                              | 9                  | 57.6%             | 754               | 1,308         | -22.9%                        | 7.8%                                       | 40.9%                        | 10.6%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710024.015   | Fontana Area       | U           | YES                              | 9                  | 73.6%             | 1,703             | 2,315         | -22.9%                        | 7.8%                                       | 40.9%                        | 10.6%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710024.021   | Fontana area       | U           | YES                              | 8                  | 73.9%             | 543               | 735           | -22.9%                        | 7.8%                                       | 46.3%                        | 11.4%                      | 1.2%                | 1                      | 1        | 1         | 1                | 4     |
| 060710024.022   | Fontana area       | U           | YES                              | 8                  | 79.2%             | 479               | 605           | -22.9%                        | 7.8%                                       | 46.3%                        | 11.4%                      | 1.2%                | 1                      | 1        | 1         | 1                | 4     |
| 060710024.023   | Fontana area       | U           | YES                              | 8                  | 74.8%             | 2,434             | 3,255         | -22.9%                        | 7.8%                                       | 46.3%                        | 11.4%                      | 1.2%                | 1                      | 1        | 1         | 1                | 4     |
| 060710025.021   | Fontana area       | U           | YES                              | 9                  | 93.9%             | 1,320             | 1,406         | -22.9%                        | 7.8%                                       | 39.6%                        | 10.4%                      | 2.2%                | 2                      |          | 1         | 1                | 4     |
| 060710025.022   | Fontana area       | U           | YES                              | 9                  | 81.4%             | 759               | 933           | -22.9%                        | 7.8%                                       | 39.6%                        | 10.4%                      | 2.2%                | 2                      |          | 1         | 1                | 4     |
| 060710025.024   | Fontana area       | U           | YES                              | 9                  | 90.8%             | 296               | 326           | -22.9%                        | 7.8%                                       | 39.6%                        | 10.4%                      | 2.2%                | 2                      |          | 1         | 1                | 4     |
| 060710026.011   | Fontana area       | R           | YES                              | 9                  | 100.0%            | 112               | 112           | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |



COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710026.011   | Fontana area       | U           | YES                              | 9                  | 58.9%             | 285               | 484           | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |
| 060710026.012   | Fontana area       | U           | YES                              | 9                  | 63.8%             | 614               | 963           | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |
| 060710026.013   | Fontana area       | U           | YES                              | 9                  | 84.0%             | 628               | 748           | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |
| 060710026.014   | Fontana area       | U           | YES                              | 9                  | 100.0%            | 82                | 82            | -22.9%                        | 7.8%                                       | 33.8%                        | 9.4%                       | 3.3%                | 2                      |          | 1         |                  | 3     |
| 060710027.021   | Fontana area       | R           | NO                               | 9                  | 11.6%             | 190               | 1,644         | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 0         | 1                | 3     |
| 060710027.021   | Fontana area       | U           | NO                               | 9                  | 50.8%             | 192               | 378           | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 0         | 1                | 3     |
| 060710033.002   | Fontana area       | U           | YES                              | 8                  | 87.7%             | 408               | 465           | -22.9%                        | 7.8%                                       | 39.4%                        | 10.3%                      | 0.8%                | 1                      |          | 1         | 1                | 3     |
| 060710033.007   | Fontana area       | U           | YES                              | 8                  | 78.9%             | 735               | 932           | -22.9%                        | 7.8%                                       | 39.4%                        | 10.3%                      | 0.8%                | 1                      |          | 1         | 1                | 3     |
| 060710034.011   | Fontana area       | U           | YES                              | 8                  | 74.0%             | 907               | 1,225         | -22.9%                        | 7.8%                                       | 42.8%                        | 10.9%                      | 1.3%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.012   | Fontana area       | U           | YES                              | 8                  | 83.1%             | 1,030             | 1,239         | -22.9%                        | 7.8%                                       | 42.8%                        | 10.9%                      | 1.3%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.013   | Fontana area       | U           | YES                              | 8                  | 54.8%             | 312               | 569           | -22.9%                        | 7.8%                                       | 42.8%                        | 10.9%                      | 1.3%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.014   | Fontana area       | U           | YES                              | 8                  | 72.5%             | 108               | 149           | -22.9%                        | 7.8%                                       | 42.8%                        | 10.9%                      | 1.3%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.015   | Fontana area       | U           | YES                              | 8                  | 70.0%             | 280               | 400           | -22.9%                        | 7.8%                                       | 42.8%                        | 10.9%                      | 1.3%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.021   | Fontana area       | U           | YES                              | 8                  | 68.1%             | 501               | 736           | -22.9%                        | 7.8%                                       | 45.9%                        | 11.4%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.023   | Fontana area       | U           | YES                              | 8                  | 65.1%             | 285               | 438           | -22.9%                        | 7.8%                                       | 45.9%                        | 11.4%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.026   | Fontana area       | U           | YES                              | 8                  | 84.6%             | 890               | 1,052         | -22.9%                        | 7.8%                                       | 45.9%                        | 11.4%                      | 0.7%                | 1                      | 1        | 1         | 1                | 4     |
| 060710034.031   | Fontana area       | U           | YES                              | 7                  | 84.2%             | 293               | 348           | -22.9%                        | 7.8%                                       | 41.9%                        | 10.7%                      | 0.4%                | 0                      | 1        | 1         | 1                | 3     |
| 060710111.004   | Fredalba           | U           | NO                               | 10                 | 42.3%             | 168               | 397           | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710111.005   | Fredalba           | U           | NO                               | 10                 | 45.9%             | 674               | 1,469         | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710111.004   | Fredalba           | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 31.2%                        | 9.0%                       | 33.3%               | 3                      |          | 0         |                  | 3     |
| 060710071.071   | Grand Terrace city | U           | YES                              | 9                  | 100.0%            | 32                | 32            | -22.9%                        | 7.8%                                       | 35.8%                        | 9.8%                       | 2.2%                | 2                      |          | 1         |                  | 3     |
| 060710071.072   | Grand Terrace city | U           | YES                              | 9                  | 75.6%             | 503               | 665           | -22.9%                        | 7.8%                                       | 35.8%                        | 9.8%                       | 2.2%                | 2                      |          | 1         |                  | 3     |
| 060710100.124   | Hesperia area      | U           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 38.2%                        | 10.2%                      | 3.2%                | 2                      |          | 0         | 1                | 3     |
| 060710063.023   | Highland area      | U           | YES                              | 10                 | 82.8%             | 1,326             | 1,602         | -22.9%                        | 7.8%                                       | 49.4%                        | 11.9%                      | 4.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710063.026   | Highland area      | U           | YES                              | 10                 | 95.8%             | 410               | 428           | -22.9%                        | 7.8%                                       | 49.4%                        | 11.9%                      | 4.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710064.012   | Highland area      | U           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 50.8%                        | 12.2%                      | 2.9%                | 2                      | 2        | 0         | 2                | 6     |
| 060710064.021   | Highland area      | U           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 51.5%                        | 12.3%                      | 6.3%                | 3                      | 2        | 0         | 2                | 7     |
| 060710065.001   | Highland area      | U           | YES                              | 10                 | 99.7%             | 303               | 304           | -22.9%                        | 7.8%                                       | 56.4%                        | 13.1%                      | 4.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710065.005   | Highland area      | U           | YES                              | 10                 | 100.0%            | 39                | 39            | -22.9%                        | 7.8%                                       | 56.4%                        | 13.1%                      | 4.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710063.022   | Highland city      | U           | YES                              | 10                 | 77.9%             | 1,360             | 1,746         | -22.9%                        | 10.0%                                      | 49.4%                        | 12.8%                      | 4.9%                | 3                      | 1        | 1         | 2                | 7     |
| 060710063.023   | Highland city      | U           | NO                               | 10                 | 0.0%              | 0                 | 18            | -22.9%                        | 10.0%                                      | 49.4%                        | 12.8%                      | 4.9%                | 3                      | 1        | 0         | 2                | 6     |
| 060710064.021   | Highland city      | U           | YES                              | 10                 | 87.8%             | 1,305             | 1,487         | -22.9%                        | 10.0%                                      | 51.5%                        | 13.2%                      | 6.3%                | 3                      | 2        | 1         | 2                | 8     |
| 060710064.022   | Highland city      | U           | YES                              | 10                 | 85.8%             | 1,999             | 2,330         | -22.9%                        | 10.0%                                      | 51.5%                        | 13.2%                      | 6.3%                | 3                      | 2        | 1         | 2                | 8     |
| 060710065.001   | Highland city      | U           | YES                              | 10                 | 92.9%             | 1,285             | 1,383         | -22.9%                        | 10.0%                                      | 56.4%                        | 13.9%                      | 4.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710074.032   | Highland city      | U           | YES                              | 9                  | 103.3%            | 31                | 30            | -22.9%                        | 10.0%                                      | 36.1%                        | 10.7%                      | 3.9%                | 2                      |          | 1         | 1                | 4     |
| 060710074.061   | Highland city      | U           | YES                              | 9                  | 81.4%             | 820               | 1,007         | -22.9%                        | 10.0%                                      | 39.5%                        | 11.2%                      | 2.0%                | 2                      |          | 1         | 1                | 4     |
| 060710074.062   | Highland city      | U           | NO                               | 9                  | 38.2%             | 203               | 532           | -22.9%                        | 10.0%                                      | 39.5%                        | 11.2%                      | 2.0%                | 2                      |          | 0         | 1                | 3     |
| 060710074.063   | Highland city      | U           | YES                              | 9                  | 75.8%             | 1,274             | 1,680         | -22.9%                        | 10.0%                                      | 39.5%                        | 11.2%                      | 2.0%                | 2                      |          | 1         | 1                | 4     |
| 060710074.064   | Highland city      | U           | YES                              | 9                  | 76.0%             | 1,168             | 1,537         | -22.9%                        | 10.0%                                      | 39.5%                        | 11.2%                      | 2.0%                | 2                      |          | 1         | 1                | 4     |

COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710074.065   | Highland city      | U           | YES                              | 9                  | 59.8%             | 990               | 1,656         | -22.9%                        | 10.0%                                      | 39.5%                        | 11.2%                      | 2.0%                | 2                      |          | 1         | 1                | 4     |
| 060710074.074   | Highland city      | U           | YES                              | 9                  | 64.8%             | 184               | 284           | -22.9%                        | 10.0%                                      | 47.1%                        | 12.5%                      | 2.4%                | 2                      | 1        | 1         | 2                | 6     |
| 060710074.075   | Highland city      | U           | YES                              | 9                  | 88.9%             | 296               | 333           | -22.9%                        | 10.0%                                      | 47.1%                        | 12.5%                      | 2.4%                | 2                      | 1        | 1         | 2                | 6     |
| 060710074.081   | Highland city      | U           | YES                              | 9                  | 78.2%             | 519               | 664           | -22.9%                        | 10.0%                                      | 47.0%                        | 12.4%                      | 1.9%                | 2                      | 1        | 1         | 2                | 6     |
| 060710074.082   | Highland city      | U           | YES                              | 9                  | 98.8%             | 1,507             | 1,525         | -22.9%                        | 10.0%                                      | 47.0%                        | 12.4%                      | 1.9%                | 2                      | 1        | 1         | 2                | 6     |
| 060710076.011   | Highland city      | U           | YES                              | 10                 | 94.3%             | 2,228             | 2,362         | -22.9%                        | 10.0%                                      | 50.4%                        | 13.0%                      | 3.5%                | 3                      | 2        | 1         | 2                | 8     |
| 060710076.012   | Highland city      | U           | YES                              | 10                 | 94.8%             | 1,322             | 1,395         | -22.9%                        | 10.0%                                      | 50.4%                        | 13.0%                      | 3.5%                | 3                      | 2        | 1         | 2                | 8     |
| 060710076.013   | Highland city      | U           | YES                              | 10                 | 100.0%            | 57                | 57            | -22.9%                        | 10.0%                                      | 50.4%                        | 13.0%                      | 3.5%                | 3                      | 2        | 1         | 2                | 8     |
| 060710076.014   | Highland city      | U           | YES                              | 10                 | 80.4%             | 941               | 1,170         | -22.9%                        | 10.0%                                      | 50.4%                        | 13.0%                      | 3.5%                | 3                      | 2        | 1         | 2                | 8     |
| 060710076.015   | Highland city      | U           | YES                              | 10                 | 87.0%             | 1,167             | 1,341         | -22.9%                        | 10.0%                                      | 50.4%                        | 13.0%                      | 3.5%                | 3                      | 2        | 1         | 2                | 8     |
| 060710076.026   | Highland city      | R           | YES                              | 9                  | 76.4%             | 81                | 106           | -22.9%                        | 10.0%                                      | 40.1%                        | 11.3%                      | 3.5%                | 2                      | 1        | 1         | 1                | 5     |
| 060710076.021   | Highland city      | U           | YES                              | 9                  | 86.4%             | 1,651             | 1,911         | -22.9%                        | 10.0%                                      | 40.1%                        | 11.3%                      | 3.5%                | 2                      | 1        | 1         | 1                | 5     |
| 060710076.022   | Highland city      | U           | YES                              | 9                  | 88.3%             | 1,073             | 1,215         | -22.9%                        | 10.0%                                      | 40.1%                        | 11.3%                      | 3.5%                | 2                      | 1        | 1         | 1                | 5     |
| 060710076.023   | Highland city      | U           | YES                              | 9                  | 79.5%             | 956               | 1,203         | -22.9%                        | 10.0%                                      | 40.1%                        | 11.3%                      | 3.5%                | 2                      | 1        | 1         | 1                | 5     |
| 060710076.024   | Highland city      | U           | YES                              | 9                  | 73.8%             | 606               | 821           | -22.9%                        | 10.0%                                      | 40.1%                        | 11.3%                      | 3.5%                | 2                      | 1        | 1         | 1                | 5     |
| 060710076.025   | Highland city      | U           | YES                              | 9                  | 74.8%             | 748               | 1,000         | -22.9%                        | 10.0%                                      | 40.1%                        | 11.3%                      | 3.5%                | 2                      | 1        | 1         | 1                | 5     |
| 060710076.026   | Highland city      | U           | YES                              | 9                  | 53.9%             | 1,075             | 1,996         | -22.9%                        | 10.0%                                      | 40.1%                        | 11.3%                      | 3.5%                | 2                      | 1        | 1         | 1                | 5     |
| 060710074.074   | Highland city      | U           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 47.1%                        | 11.6%                      | 2.4%                | 2                      | 1        | 0         | 1                | 4     |
| 060710104.031   | Joshua Tree        | R           | YES                              | 10                 | 51.9%             | 55                | 106           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.032   | Joshua Tree        | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 0         |                  | 3     |
| 060710104.034   | Joshua Tree        | R           | YES                              | 10                 | 59.5%             | 22                | 37            | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.036   | Joshua Tree        | R           | YES                              | 10                 | 73.6%             | 103               | 140           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.038   | Joshua Tree        | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 0         |                  | 3     |
| 060710104.031   | Joshua Tree        | U           | YES                              | 10                 | 69.7%             | 763               | 1,095         | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.033   | Joshua Tree        | U           | YES                              | 10                 | 89.1%             | 971               | 1,090         | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.034   | Joshua Tree        | U           | YES                              | 10                 | 79.0%             | 620               | 785           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.035   | Joshua Tree        | U           | YES                              | 10                 | 85.0%             | 924               | 1,087         | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.031   | Joshua Tree        | R           | YES                              | 10                 | 79.6%             | 454               | 570           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.032   | Joshua Tree        | R           | NO                               | 10                 | 25.9%             | 67                | 259           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 0         |                  | 3     |
| 060710104.034   | Joshua Tree        | R           | YES                              | 10                 | 101.5%            | 67                | 66            | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.036   | Joshua Tree        | R           | YES                              | 10                 | 89.2%             | 538               | 603           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.037   | Joshua Tree        | R           | YES                              | 10                 | 86.3%             | 917               | 1,062         | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.038   | Joshua Tree        | R           | YES                              | 10                 | 96.2%             | 577               | 600           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.031   | Joshua Tree        | U           | YES                              | 10                 | 100.0%            | 8                 | 8             | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.034   | Joshua Tree        | U           | YES                              | 10                 | 93.8%             | 135               | 144           | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.056   | Joshua Tree        | R           | YES                              | 9                  | 81.9%             | 1,507             | 1,839         | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710104.102   | Joshua Tree        | R           | YES                              | 8                  | 78.6%             | 253               | 322           | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 1.5%                | 1                      | 1        | 1         | 1                | 4     |
| 060710104.103   | Joshua Tree        | R           | YES                              | 8                  | 76.0%             | 355               | 467           | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 1.5%                | 1                      | 1        | 1         | 1                | 4     |
| 060710104.103   | Joshua Tree        | U           | YES                              | 8                  | 77.0%             | 251               | 326           | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 1.5%                | 1                      | 1        | 1         | 1                | 4     |



COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710072.004   | Loma Linda city    | U           | NO                               | 9                  | 14.3%             | 2                 | 14            | -22.9%                        | 7.8%                                       | 43.3%                        | 11.0%                      | 2.8%                | 2                      | 1        | 0         | 1                | 4     |
| 060710072.006   | Loma Linda city    | U           | YES                              | 9                  | 69.3%             | 345               | 498           | -22.9%                        | 7.8%                                       | 43.3%                        | 11.0%                      | 2.8%                | 2                      | 1        | 1         | 1                | 5     |
| 060710072.007   | Loma Linda city    | U           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.3%                        | 11.0%                      | 2.8%                | 2                      | 1        | 0         | 1                | 4     |
| 060710121.006   | Lucerne Valley     | R           | YES                              | 9                  | 72.9%             | 1,004             | 1,378         | -22.9%                        | 7.8%                                       | 32.7%                        | 9.3%                       | 2.7%                | 2                      |          | 1         |                  | 3     |
| 060710104.052   | Lucerne Valley     | R           | YES                              | 9                  | 70.0%             | 304               | 434           | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710003.031   | Montclair area     | U           | YES                              | 9                  | 92.9%             | 1,578             | 1,699         | -22.9%                        | 7.8%                                       | 32.5%                        | 9.3%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710003.032   | Montclair area     | U           | YES                              | 9                  | 76.8%             | 238               | 310           | -22.9%                        | 7.8%                                       | 32.5%                        | 9.3%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710003.033   | Montclair area     | U           | YES                              | 9                  | 97.6%             | 365               | 374           | -22.9%                        | 7.8%                                       | 32.5%                        | 9.3%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710003.031   | Montclair city     | U           | YES                              | 9                  | 61.4%             | 62                | 101           | -22.9%                        | 7.5%                                       | 32.5%                        | 9.1%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710003.032   | Montclair city     | U           | YES                              | 9                  | 62.0%             | 623               | 1,005         | -22.9%                        | 7.5%                                       | 32.5%                        | 9.1%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710003.033   | Montclair city     | U           | YES                              | 9                  | 61.3%             | 451               | 736           | -22.9%                        | 7.5%                                       | 32.5%                        | 9.1%                       | 2.0%                | 2                      |          | 1         |                  | 3     |
| 060710104.054   | Morongo            | R           | YES                              | 9                  | 71.5%             | 1,455             | 2,035         | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710104.054   | Morongo            | R           | YES                              | 9                  | 70.1%             | 232               | 331           | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710104.055   | Morongo            | R           | YES                              | 9                  | 72.0%             | 525               | 729           | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 1         | 1                | 5     |
| 060710104.131   | Morongo            | R           | NO                               | 10                 | 36.7%             | 11                | 30            | -22.9%                        | 7.8%                                       | 38.4%                        | 10.2%                      | 8.4%                | 3                      |          | 0         | 1                | 4     |
| 060710041.002   | Muscovy            | U           | YES                              | 9                  | 78.2%             | 949               | 1,213         | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 1         | 1                | 5     |
| 060710041.008   | Muscovy            | U           | YES                              | 9                  | 90.6%             | 1,209             | 1,335         | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 1         | 1                | 5     |
| 060710106.002   | Needles area       | R           | YES                              | 10                 | 70.3%             | 45                | 64            | -22.9%                        | 7.8%                                       | 33.3%                        | 9.4%                       | 20.1%               | 3                      |          | 1         |                  | 4     |
| 060710106.002   | Needles area       | U           | YES                              | 10                 | 100.0%            | 27                | 27            | -22.9%                        | 7.8%                                       | 33.3%                        | 9.4%                       | 20.1%               | 3                      |          | 1         |                  | 4     |
| 060710107.004   | Needles area       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 11.6%               | 3                      | 1        | 0         | 1                | 5     |
| 060710106.001   | Needles city       | R           | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 33.3%                        | 9.4%                       | 20.1%               | 3                      |          | 0         |                  | 3     |
| 060710106.002   | Needles city       | R           | YES                              | 10                 | 58.1%             | 168               | 289           | -22.9%                        | 7.8%                                       | 33.3%                        | 9.4%                       | 20.1%               | 3                      |          | 1         |                  | 4     |
| 060710106.001   | Needles city       | U           | YES                              | 10                 | 90.8%             | 287               | 316           | -22.9%                        | 7.8%                                       | 33.3%                        | 9.4%                       | 20.1%               | 3                      |          | 1         |                  | 4     |
| 060710106.002   | Needles city       | U           | YES                              | 10                 | 69.5%             | 412               | 593           | -22.9%                        | 7.8%                                       | 33.3%                        | 9.4%                       | 20.1%               | 3                      |          | 1         |                  | 4     |
| 060710107.004   | Needles city       | R           | YES                              | 10                 | 72.1%             | 423               | 587           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 11.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710107.001   | Needles city       | U           | YES                              | 10                 | 82.0%             | 368               | 449           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 11.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710107.002   | Needles city       | U           | YES                              | 10                 | 85.5%             | 501               | 586           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 11.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710107.003   | Needles city       | U           | YES                              | 10                 | 65.8%             | 900               | 1,367         | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 11.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710107.004   | Needles city       | U           | YES                              | 10                 | 71.9%             | 469               | 652           | -22.9%                        | 7.8%                                       | 43.6%                        | 11.0%                      | 11.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710104.101   | Pioneer Town       | R           | YES                              | 8                  | 79.2%             | 1,006             | 1,270         | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 1.5%                | 1                      | 1        | 1         | 1                | 4     |
| 060710104.111   | Pioneer Town       | R           | YES                              | 10                 | 58.3%             | 28                | 48            | -22.9%                        | 7.8%                                       | 34.3%                        | 9.5%                       | 7.4%                | 3                      |          | 1         |                  | 4     |
| 060710072.004   | Redlands city      | U           | YES                              | 9                  | 100.0%            | 36                | 36            | -22.9%                        | 5.7%                                       | 43.3%                        | 10.1%                      | 2.8%                | 2                      | 1        | 1         | 1                | 5     |
| 060710076.026   | Redlands city      | R           | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 5.7%                                       | 40.1%                        | 9.6%                       | 3.5%                | 2                      | 1        | 0         |                  | 3     |
| 060710077.009   | Redlands city      | R           | NO                               | 4                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 50.0%                        | 12.0%                      | 0.0%                | 0                      | 2        | 0         | 2                | 4     |
| 060710080.021   | Redlands city      | U           | YES                              | 9                  | 58.2%             | 457               | 785           | -22.9%                        | 5.7%                                       | 38.4%                        | 9.3%                       | 3.0%                | 2                      |          | 1         |                  | 3     |
| 060710080.022   | Redlands city      | U           | YES                              | 9                  | 84.3%             | 688               | 816           | -22.9%                        | 5.7%                                       | 38.4%                        | 9.3%                       | 3.0%                | 2                      |          | 1         |                  | 3     |
| 060710080.023   | Redlands city      | U           | YES                              | 9                  | 94.3%             | 731               | 775           | -22.9%                        | 5.7%                                       | 38.4%                        | 9.3%                       | 3.0%                | 2                      |          | 1         |                  | 3     |
| 060710080.024   | Redlands city      | U           | YES                              | 9                  | 90.7%             | 1,369             | 1,509         | -22.9%                        | 5.7%                                       | 38.4%                        | 9.3%                       | 3.0%                | 2                      |          | 1         |                  | 3     |
| 060710080.025   | Redlands city      | U           | YES                              | 9                  | 79.5%             | 314               | 395           | -22.9%                        | 5.7%                                       | 38.4%                        | 9.3%                       | 3.0%                | 2                      |          | 1         |                  | 3     |

COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                     |              |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|---------------------|--------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name  | Urban/R ural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710080.026   | Redlands city       | U            | YES                              | 9                  | 82.8%             | 937               | 1,131         | -22.9%                        | 5.7%                                       | 38.4%                        | 9.3%                       | 3.0%                | 2                      |          | 1         |                  | 3     |
| 060710080.027   | Redlands city       | U            | YES                              | 9                  | 87.6%             | 1,503             | 1,715         | -22.9%                        | 5.7%                                       | 38.4%                        | 9.3%                       | 3.0%                | 2                      |          | 1         |                  | 3     |
| 060710084.043   | Redlands city       | U            | NO                               | 10                 | 38.6%             | 829               | 2,145         | -22.9%                        | 5.7%                                       | 38.3%                        | 9.3%                       | 4.9%                | 3                      |          | 0         |                  | 3     |
| 060710084.044   | Redlands city       | U            | YES                              | 10                 | 83.9%             | 1,585             | 1,889         | -22.9%                        | 5.7%                                       | 38.3%                        | 9.3%                       | 4.9%                | 3                      |          | 1         |                  | 4     |
| 060710027.024   | Rialto area         | U            | NO                               | 9                  | 22.4%             | 119               | 532           | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 0         | 1                | 3     |
| 060710027.025   | Rialto area         | U            | NO                               | 9                  | 38.6%             | 249               | 645           | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 0         | 1                | 3     |
| 060710027.026   | Rialto area         | U            | YES                              | 9                  | 62.7%             | 42                | 67            | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 1         | 1                | 4     |
| 060710027.027   | Rialto area         | U            | YES                              | 9                  | 75.4%             | 346               | 459           | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 1         | 1                | 4     |
| 060710027.028   | Rialto area         | U            | NO                               | 9                  | 0.0%              | 0                 | 45            | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 0         | 1                | 3     |
| 060710027.029   | Rialto area         | U            | YES                              | 9                  | 60.2%             | 194               | 322           | -22.9%                        | 7.8%                                       | 40.0%                        | 10.4%                      | 1.8%                | 2                      |          | 1         | 1                | 4     |
| 060710035.021   | Rialto area         | U            | YES                              | 9                  | 82.9%             | 218               | 263           | -22.9%                        | 7.8%                                       | 43.0%                        | 10.9%                      | 2.3%                | 2                      | 1        | 1         | 1                | 5     |
| 060710035.022   | Rialto area         | U            | YES                              | 9                  | 62.9%             | 481               | 765           | -22.9%                        | 7.8%                                       | 43.0%                        | 10.9%                      | 2.3%                | 2                      | 1        | 1         | 1                | 5     |
| 060710038.005   | Rialto area         | U            | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 43.2%                        | 10.9%                      | 2.5%                | 2                      | 1        | 0         | 1                | 4     |
| 060710041.007   | San Bernardino area | R            | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 0         | 1                | 4     |
| 060710041.001   | San Bernardino area | U            | YES                              | 9                  | 92.5%             | 1,178             | 1,274         | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 1         | 1                | 5     |
| 060710041.003   | San Bernardino area | U            | YES                              | 9                  | 78.2%             | 897               | 1,147         | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 1         | 1                | 5     |
| 060710041.005   | San Bernardino area | U            | YES                              | 9                  | 92.1%             | 572               | 621           | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 1         | 1                | 5     |
| 060710041.006   | San Bernardino area | U            | YES                              | 9                  | 82.0%             | 715               | 872           | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 1         | 1                | 5     |
| 060710041.007   | San Bernardino area | U            | YES                              | 9                  | 81.2%             | 1,948             | 2,399         | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 1         | 1                | 5     |
| 060710041.009   | San Bernardino area | U            | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 47.6%                        | 11.6%                      | 3.1%                | 2                      | 1        | 0         | 1                | 4     |
| 060710045.023   | San Bernardino area | U            | YES                              | 9                  | 53.3%             | 155               | 291           | -22.9%                        | 7.8%                                       | 39.2%                        | 10.3%                      | 2.4%                | 2                      |          | 1         | 1                | 4     |
| 060710045.025   | San Bernardino area | U            | YES                              | 9                  | 80.8%             | 1,106             | 1,369         | -22.9%                        | 7.8%                                       | 39.2%                        | 10.3%                      | 2.4%                | 2                      |          | 1         | 1                | 4     |
| 060710045.026   | San Bernardino area | U            | YES                              | 9                  | 66.4%             | 869               | 1,309         | -22.9%                        | 7.8%                                       | 39.2%                        | 10.3%                      | 2.4%                | 2                      |          | 1         | 1                | 4     |
| 060710061.003   | San Bernardino area | U            | YES                              | 9                  | 53.6%             | 856               | 1,597         | -22.9%                        | 7.8%                                       | 44.7%                        | 11.2%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710061.004   | San Bernardino area | U            | YES                              | 9                  | 57.9%             | 205               | 354           | -22.9%                        | 7.8%                                       | 44.7%                        | 11.2%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710061.005   | San Bernardino area | U            | YES                              | 9                  | 77.5%             | 849               | 1,096         | -22.9%                        | 7.8%                                       | 44.7%                        | 11.2%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710061.006   | San Bernardino area | U            | YES                              | 9                  | 80.1%             | 729               | 910           | -22.9%                        | 7.8%                                       | 44.7%                        | 11.2%                      | 1.6%                | 2                      | 1        | 1         | 1                | 5     |
| 060710061.007   | San Bernardino area | U            | NO                               | 9                  | 27.7%             | 36                | 130           | -22.9%                        | 7.8%                                       | 44.7%                        | 11.2%                      | 1.6%                | 2                      | 1        | 0         | 1                | 4     |



COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                       |             |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|-----------------------|-------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name    | Urban/Rural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710062.011   | San Bernardino area   | U           | YES                              | 9                  | 66.2%             | 141               | 213           | -22.9%                        | 7.8%                                       | 40.3%                        | 10.5%                      | 1.7%                | 2                      | 1        | 1         | 1                | 5     |
| 060710062.021   | San Bernardino area   | U           | YES                              | 10                 | 95.2%             | 520               | 546           | -22.9%                        | 7.8%                                       | 46.9%                        | 11.5%                      | 5.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710062.022   | San Bernardino area   | U           | YES                              | 10                 | 74.8%             | 613               | 820           | -22.9%                        | 7.8%                                       | 46.9%                        | 11.5%                      | 5.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710062.023   | San Bernardino area   | U           | YES                              | 10                 | 92.8%             | 1,763             | 1,900         | -22.9%                        | 7.8%                                       | 46.9%                        | 11.5%                      | 5.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710062.024   | San Bernardino area   | U           | YES                              | 10                 | 59.0%             | 121               | 205           | -22.9%                        | 7.8%                                       | 46.9%                        | 11.5%                      | 5.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710063.014   | San Bernardino area   | U           | NO                               | 9                  | 45.9%             | 128               | 279           | -22.9%                        | 7.8%                                       | 45.4%                        | 11.3%                      | 2.3%                | 2                      | 1        | 0         | 1                | 4     |
| 060710063.021   | San Bernardino area   | U           | YES                              | 10                 | 69.0%             | 983               | 1,425         | -22.9%                        | 7.8%                                       | 49.4%                        | 11.9%                      | 4.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710063.024   | San Bernardino area   | U           | YES                              | 10                 | 91.6%             | 1,382             | 1,508         | -22.9%                        | 7.8%                                       | 49.4%                        | 11.9%                      | 4.9%                | 3                      | 1        | 1         | 1                | 6     |
| 060710065.002   | San Bernardino area   | U           | YES                              | 10                 | 92.1%             | 889               | 965           | -22.9%                        | 7.8%                                       | 56.4%                        | 13.1%                      | 4.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710065.003   | San Bernardino area   | U           | YES                              | 10                 | 92.8%             | 597               | 643           | -22.9%                        | 7.8%                                       | 56.4%                        | 13.1%                      | 4.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710065.004   | San Bernardino area   | U           | YES                              | 10                 | 100.4%            | 237               | 236           | -22.9%                        | 7.8%                                       | 56.4%                        | 13.1%                      | 4.6%                | 3                      | 2        | 1         | 2                | 8     |
| 060710074.031   | San Bernardino area   | U           | YES                              | 9                  | 58.0%             | 276               | 476           | -22.9%                        | 7.8%                                       | 36.1%                        | 9.8%                       | 3.9%                | 2                      |          | 1         |                  | 3     |
| 060710074.033   | San Bernardino area   | U           | YES                              | 9                  | 76.9%             | 360               | 468           | -22.9%                        | 7.8%                                       | 36.1%                        | 9.8%                       | 3.9%                | 2                      |          | 1         |                  | 3     |
| 060710074.036   | San Bernardino area   | U           | YES                              | 9                  | 100.0%            | 12                | 12            | -22.9%                        | 7.8%                                       | 36.1%                        | 9.8%                       | 3.9%                | 2                      |          | 1         |                  | 3     |
| 060710104.092   | Twentynine Palms area | R           | YES                              | 10                 | 82.2%             | 972               | 1,183         | -22.9%                        | 7.8%                                       | 44.3%                        | 11.1%                      | 9.1%                | 3                      | 1        | 1         | 1                | 6     |
| 060710104.094   | Twentynine Palms area | R           | YES                              | 10                 | 100.0%            | 21                | 21            | -22.9%                        | 7.8%                                       | 44.3%                        | 11.1%                      | 9.1%                | 3                      | 1        | 1         | 1                | 6     |
| 060710104.141   | Twentynine Palms area | R           | YES                              | 10                 | 88.6%             | 178               | 201           | -22.9%                        | 7.8%                                       | 37.4%                        | 10.0%                      | 14.4%               | 3                      |          | 1         | 1                | 5     |
| 060710104.151   | Twentynine Palms area | R           | YES                              | 10                 | 100.0%            | 14                | 14            | -22.9%                        | 7.8%                                       | 45.0%                        | 11.2%                      | 12.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710104.091   | Twentynine Palms city | R           | NO                               | 10                 | 50.2%             | 116               | 231           | -22.9%                        | 9.5%                                       | 44.3%                        | 11.8%                      | 9.1%                | 3                      | 1        | 0         | 1                | 5     |
| 060710104.092   | Twentynine Palms city | R           | YES                              | 10                 | 100.0%            | 10                | 10            | -22.9%                        | 9.5%                                       | 44.3%                        | 11.8%                      | 9.1%                | 3                      | 1        | 1         | 1                | 6     |
| 060710104.094   | Twentynine Palms city | R           | YES                              | 10                 | 77.5%             | 252               | 325           | -22.9%                        | 9.5%                                       | 44.3%                        | 11.8%                      | 9.1%                | 3                      | 1        | 1         | 1                | 6     |
| 060710104.094   | Twentynine Palms city | U           | YES                              | 10                 | 79.1%             | 820               | 1,037         | -22.9%                        | 9.5%                                       | 44.3%                        | 11.8%                      | 9.1%                | 3                      | 1        | 1         | 1                | 6     |

COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                       |              |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|-----------------------|--------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name    | Urban/R ural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710104.141   | Twentynine Palms city | R            | YES                              | 10                 | 91.5%             | 344               | 376           | -22.9%                        | 9.5%                                       | 37.4%                        | 10.7%                      | 14.4%               | 3                      |          | 1         | 1                | 5     |
| 060710104.142   | Twentynine Palms city | R            | YES                              | 10                 | 73.7%             | 328               | 445           | -22.9%                        | 9.5%                                       | 37.4%                        | 10.7%                      | 14.4%               | 3                      |          | 1         | 1                | 5     |
| 060710104.143   | Twentynine Palms city | R            | YES                              | 10                 | 75.7%             | 231               | 305           | -22.9%                        | 9.5%                                       | 37.4%                        | 10.7%                      | 14.4%               | 3                      |          | 1         | 1                | 5     |
| 060710104.142   | Twentynine Palms city | U            | YES                              | 10                 | 84.0%             | 4,196             | 4,993         | -22.9%                        | 9.5%                                       | 37.4%                        | 10.7%                      | 14.4%               | 3                      |          | 1         | 1                | 5     |
| 060710104.143   | Twentynine Palms city | U            | YES                              | 10                 | 87.2%             | 968               | 1,110         | -22.9%                        | 9.5%                                       | 37.4%                        | 10.7%                      | 14.4%               | 3                      |          | 1         | 1                | 5     |
| 060710104.151   | Twentynine Palms city | R            | YES                              | 10                 | 89.2%             | 91                | 102           | -22.9%                        | 9.5%                                       | 45.0%                        | 11.9%                      | 12.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710104.151   | Twentynine Palms city | U            | YES                              | 10                 | 82.2%             | 787               | 958           | -22.9%                        | 9.5%                                       | 45.0%                        | 11.9%                      | 12.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710104.152   | Twentynine Palms city | U            | YES                              | 10                 | 71.0%             | 1,623             | 2,286         | -22.9%                        | 9.5%                                       | 45.0%                        | 11.9%                      | 12.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710104.153   | Twentynine Palms city | U            | YES                              | 10                 | 76.9%             | 933               | 1,214         | -22.9%                        | 9.5%                                       | 45.0%                        | 11.9%                      | 12.6%               | 3                      | 1        | 1         | 1                | 6     |
| 060710104.161   | Twentynine Palms city | R            | YES                              | 8                  | 55.4%             | 36                | 65            | -22.9%                        | 9.5%                                       | 35.4%                        | 10.4%                      | 1.8%                | 1                      |          | 1         | 1                | 3     |
| 060710104.029   | Twentynine Palms city | U            | NO                               | 9                  | 32.3%             | 2,662             | 8,241         | -22.9%                        | 9.5%                                       | 44.4%                        | 11.8%                      | 1.6%                | 2                      | 1        | 0         | 1                | 4     |
| 060710099.034   | Victorville area      | R            | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 42.6%                        | 10.9%                      | 3.6%                | 2                      | 1        | 0         | 1                | 4     |
| 060710099.031   | Victorville area      | U            | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 42.6%                        | 10.9%                      | 3.6%                | 2                      | 1        | 0         | 1                | 4     |
| 060710099.034   | Victorville area      | U            | NO                               | 9                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 42.6%                        | 10.9%                      | 3.6%                | 2                      | 1        | 0         | 1                | 4     |
| 060710087.071   | Yucaipa city          | U            | YES                              | 9                  | 83.3%             | 1,171             | 1,405         | -22.9%                        | 6.2%                                       | 27.8%                        | 7.8%                       | 4.1%                | 2                      |          | 1         |                  | 3     |
| 060710087.072   | Yucaipa city          | U            | YES                              | 9                  | 66.8%             | 1,022             | 1,531         | -22.9%                        | 6.2%                                       | 27.8%                        | 7.8%                       | 4.1%                | 2                      |          | 1         |                  | 3     |
| 060710087.073   | Yucaipa city          | U            | YES                              | 9                  | 69.9%             | 1,592             | 2,279         | -22.9%                        | 6.2%                                       | 27.8%                        | 7.8%                       | 4.1%                | 2                      |          | 1         |                  | 3     |
| 060710087.074   | Yucaipa city          | U            | YES                              | 9                  | 82.0%             | 766               | 934           | -22.9%                        | 6.2%                                       | 27.8%                        | 7.8%                       | 4.1%                | 2                      |          | 1         |                  | 3     |
| 060710087.075   | Yucaipa city          | U            | YES                              | 9                  | 64.9%             | 924               | 1,423         | -22.9%                        | 6.2%                                       | 27.8%                        | 7.8%                       | 4.1%                | 2                      |          | 1         |                  | 3     |
| 060710104.036   | Yucca Valley town     | R            | YES                              | 10                 | 100.0%            | 33                | 33            | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 1         |                  | 4     |
| 060710104.037   | Yucca Valley town     | R            | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 0         |                  | 3     |
| 060710104.036   | Yucca Valley town     | U            | NO                               | 10                 | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 36.7%                        | 9.9%                       | 5.9%                | 3                      |          | 0         |                  | 3     |
| 060710104.051   | Yucca Valley town     | R            | NO                               | 9                  | 22.5%             | 20                | 89            | -22.9%                        | 7.8%                                       | 40.2%                        | 10.5%                      | 3.2%                | 2                      | 1        | 0         | 1                | 4     |
| 060710104.101   | Yucca Valley town     | R            | YES                              | 8                  | 77.4%             | 41                | 53            | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 1.5%                | 1                      | 1        | 1         | 1                | 4     |
| 060710104.103   | Yucca Valley town     | R            | NO                               | 8                  | 0.0%              | 0                 | 0             | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 1.5%                | 1                      | 1        | 0         | 1                | 3     |
| 060710104.103   | Yucca Valley town     | U            | YES                              | 8                  | 100.0%            | 35                | 35            | -22.9%                        | 7.8%                                       | 41.4%                        | 10.7%                      | 1.5%                | 1                      | 1        | 1         | 1                | 4     |
| 060710104.111   | Yucca Valley town     | R            | YES                              | 10                 | 51.4%             | 285               | 555           | -22.9%                        | 7.8%                                       | 34.3%                        | 9.5%                       | 7.4%                | 3                      |          | 1         |                  | 4     |
| 060710104.112   | Yucca Valley town     | R            | YES                              | 10                 | 69.5%             | 460               | 662           | -22.9%                        | 7.8%                                       | 34.3%                        | 9.5%                       | 7.4%                | 3                      |          | 1         |                  | 4     |
| 060710104.111   | Yucca Valley town     | U            | YES                              | 10                 | 89.7%             | 201               | 224           | -22.9%                        | 7.8%                                       | 34.3%                        | 9.5%                       | 7.4%                | 3                      |          | 1         |                  | 4     |
| 060710104.112   | Yucca Valley town     | U            | YES                              | 10                 | 82.7%             | 1,550             | 1,874         | -22.9%                        | 7.8%                                       | 34.3%                        | 9.5%                       | 7.4%                | 3                      |          | 1         |                  | 4     |
| 060710104.113   | Yucca Valley town     | U            | YES                              | 10                 | 87.6%             | 1,981             | 2,261         | -22.9%                        | 7.8%                                       | 34.3%                        | 9.5%                       | 7.4%                | 3                      |          | 1         |                  | 4     |

COUNTY OF SAN BERNARDINO  
NSP SUBSTANTIAL AMENDMENT

| APPENDIX F: TOTAL SEVERITY SCORE ASSIGNMENT BY CENSUS TRACT |                    |              |                                  |                    |                   |                   |               |                               |  |                              |                            |                     | Scoring                |          |           |                  |       |
|---|--------------------|--------------|----------------------------------|--------------------|-------------------|-------------------|---------------|-------------------------------|--|------------------------------|----------------------------|---------------------|------------------------|----------|-----------|------------------|-------|
| Census Block Group  | City or Place Name | Urban/R ural | Low and moderate income eligible | Est. FC risk score | Percent LT120 AMI | Persons LT120 AMI | Total Persons | Home price decline since peak | BLS place or county unemployment rate 0608 | High-cost subprime loan rate | Predicted 18 month FC rate | USPS resid vac rate | Foreclosure risk score | Subprime | LM Income | Foreclosure rate | Score |
| 060710104.121   | Yucca Valley town  | U            | YES                              | 9                  | 78.3%             | 1,943             | 2,481         | -22.9%                        | 7.8%                                       | 28.8%                        | 8.7%                       | 5.7%                | 2                      |          | 1         |                  | 3     |
| 060710104.122   | Yucca Valley town  | U            | YES                              | 9                  | 75.4%             | 453               | 601           | -22.9%                        | 7.8%                                       | 28.8%                        | 8.7%                       | 5.7%                | 2                      |          | 1         |                  | 3     |
| 060710104.123   | Yucca Valley town  | U            | YES                              | 9                  | 56.3%             | 1,260             | 2,237         | -22.9%                        | 7.8%                                       | 28.8%                        | 8.7%                       | 5.7%                | 2                      |          | 1         |                  | 3     |
| 060710104.131   | Yucca Valley town  | R            | YES                              | 10                 | 62.5%             | 145               | 232           | -22.9%                        | 7.8%                                       | 38.4%                        | 10.2%                      | 8.4%                | 3                      |          | 1         | 1                | 5     |
| 060710104.132   | Yucca Valley town  | R            | NO                               | 10                 | 43.3%             | 26                | 60            | -22.9%                        | 7.8%                                       | 38.4%                        | 10.2%                      | 8.4%                | 3                      |          | 0         | 1                | 4     |
| 060710104.131   | Yucca Valley town  | U            | NO                               | 10                 | 6.7%              | 2                 | 30            | -22.9%                        | 7.8%                                       | 38.4%                        | 10.2%                      | 8.4%                | 3                      |          | 0         | 1                | 4     |
| 060710104.132   | Yucca Valley town  | U            | YES                              | 10                 | 71.0%             | 2,010             | 2,829         | -22.9%                        | 7.8%                                       | 38.4%                        | 10.2%                      | 8.4%                | 3                      |          | 1         | 1                | 5     |
| 060710104.133   | Yucca Valley town  | U            | YES                              | 10                 | 81.2%             | 1,772             | 2,181         | -22.9%                        | 7.8%                                       | 38.4%                        | 10.2%                      | 8.4%                | 3                      |          | 1         | 1                | 5     |